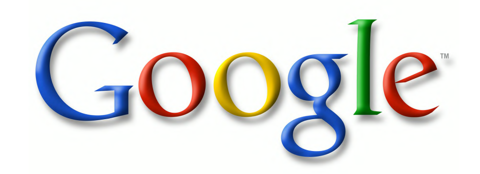




CONVERSATIONS

BETWEEN THE

Rabbi of the Boarding House

AND A COMPANY OF

Intelligent Ladies and Gentlemen

BEING A SERIES OF

CONVERSATIONAL DISCUSSIONS, PRO AND CON OF THE LABOR PROBLEM, MONOPOLIES AND TRUSTS, MISSION OF MACHINERY, TARIFF, FADS IN SCHOOLS, OFFICIAL INCOMPETENCY, POSTHUMOUS BENEFICES, NEWSPAPERS, PATENT LAWS, THE COMING MILLENIUM, SABBATH OBSERVANCE, THE SILVER QUESTION, SINGLE TAX, PATERNALISM, ETC. ETC.

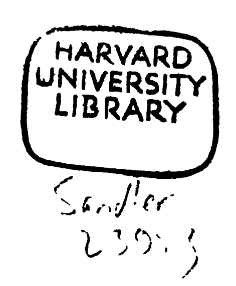
BY HON. H. H. YOUNG,

EX-SECRETARY OF THE MINNESOTA STATE BOARD OF IMMIGRATION.

1893.

D. RAMALEY & SON, PUBLISHERS,

ST. PAUL, MINN.


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To HON. W. W. MAYO, M. D.

AS A TOKEN OF HIS REGARD FOR A HIGHLY PRIZED FRIEND,

NEIGHBORLY RELATIONS WITH WHOM DATE BACK

NEARLY HALF A CENTURY,

AND FROM WHOM HE HAS RECEIVED MANY KINDNESSES,

THE AUTHOR

RESPECTFULLY DEDICATES THIS UNPRETENTIOUS VOLUME,

WHICH HE HESITATINGLY SENDS FORTH TO THE WORLD,

HOPING THAT

WHATEVER INFLUENCE IT EXERTS MAY BE

SALUTARY.

THE CONVERSATIONISTS.

THE RABBI, an eccentric old gentleman.

BANKER, not a monopolist.

IRON MANUFACTURER, a sound thinker.

WAGON MAKER, an intelligent mechanic.

DOCTOR, a refined gentleman.

GROCER, a practical business man.

DRY GOODS MERCHANT, fastidious and opinionated.

BOOK-KEEPER, an agreeable cynic.

LOCAL EDITOR, an intelligent observer.

LAW STUDENT, a promising genius.

MAGAZINE CONTRIBUTOR, a slightly affected spiritist.

TYPE WRITER, an independent thinker.

SCHOOL TEACHER, a conscientious student.

PIANIST, an interesting conversationist.

LANDLADY'S SISTER, unobtrusive and sensible.

LANDLADY, a model of her class.

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ERRATUM.

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INTRODUCTION.

Being aware that he may be held liable to the charge of false pretense, in claiming that this diminutive volume contains discussions of all the subjects mentioned on the title page, the author deems it best to explain the purpose he had in view in preparing this work. In this fast age people commonly deem life too short to read carefully and thoroughly digest labored essays on topics of utmost importance to themselves and their neighbors; hence he thought it well to place within their reach condensed arguments, sufficiently elaborate to suggest trains of thought likely to lead to sound conclusions. To more certainly effect this, he resorted to the colloquial style, thereby relieving the disquisitions of tediousness, by taking advantage of opportunities which frequent interpolations of questions afford for diversifications. As a further means of adding to the attraction of his work, it will be noticed that the controversies on the several questions are frequently abandoned temporarily, to admit of the introduction of other topics, or of a narrative or reminiscence, having relation to, or applicable as an exemplification of the argument used; and that the discussions of subjects, thus dropped somewhat abruptly, are resumed in subsequent chapters.

While it may be that this will not always convey to the mind of the reader the fullest and clearest cognition of the applicability of the reasoning used, it is hoped that it will entice him to continue the perusal of the work to its conclusion. Another feature to which the author wishes to call attention, in this connection, is the impartiality he has striven to observe in the discussions. While holding decided convictions touching every topic alluded to, his wish has been to give to both sides of all the ablest arguments at his command. The single exception to this rule is the silver question. The newspapers have so generally urged and reiterated everything possible to be said in favor of a single gold standard that, to deal fairly with the question, he must have repeated much that everybody is believed to have read until they have learned it by rote, and thus filled his pages with what has ceased to be either instructive or entertaining. He has, therefore, confined the arguments mainly to the support of bi-metalism.

The topic of nationalism or paternalism, it will also be observed, has not received that attention which its supporters may suppose its importance demands; but the characters had, before reaching this subject, given expression to sentiments inconsistent with its advocacy, and could not be forced to argue in its favor without doing violence to their recognized good sense. To have introduced additional persons for the single purpose of sustaining the affirmative, must have impaired the harmony of the work; and as that side has many active and able advocates in the field, the author felt that it was unnecessary for him to do more than hint at its objectionable features. He may also urge that his object is not the advocacy of new doctrines nor the furtherance of the adoption of new systems, but simply the clearing away of excrescences—parasitic growths—which have attached themselves to the governmental system founded by our fathers; and which he is convinced is not only yet susceptible of such purification, but likewise of being so conducted as to ensure the happiness of all the people. In other words, he would simply urge the restoration of our institutions to what they were before folly and selfishness perverted them.

He is aware that his work is not faultless, nor has he hoped to make it so, for a perfect performance is beyond human capacity. But he hopes and believes that it possesses sufficient excellence to be measurably influential for good. If it shall loosen, in any degree, the bonds of partisan enthrallment which now control the political conduct of the American people; if it shall convince them that they owe allegiance to the institutions ordained by the founders of the republic for its government, rather than to party leaders; if it shall encourage and strengthen them to repossess themselves of the control of our governmental affairs, which have too long been left to the management of ambitious demagogues and their paid employés from the lower social strata, the author will feel that his labor has not been in vain. And it is with the hope that its influence will be in this direction that he now asks for it the favorable consideration of the public, to whose care he commits it.

CONVERSATIONS

WITH THE

RABBI OF THE BOARDING HOUSE.

CHAPTER I.

THE RABBI'S SOLILOQUY.—THE CIRCLE ORGANIZED.

"Pshaw!" exclaimed the old gentleman, who was the latest addition to our "social circle," as we called the company who had meals and lodgings in Madame Russell's first-class boarding-house. "Pshaw! I say," and he flung the paper from him as he rose and walked the floor in a fit of nervous excitement. "Column after column of the veriest trash. Why don't the man write about what he understands, instead of imposing all this delectable rot upon his unoffending readers. 'Passing through a transition period!'—'An age of over-production!'—'Farmers impoverished because of low prices!'—'Laborers unemployed and suffering for the necessaries of life!' Humph! And his remedy! 'Legislation!' 'More legislation!' Does the fellow ever think, or do these chunks of wisdom drop unconsciously, like an honest man's sweat, from his

intellectual brow? Faugh! Out upon such instructors of the public! Where, under such teachers, will all this end? In bloody riots? Fierce intestinal wars? Calamitous anarchy? Wide-spread ruin and suffering? When fools are made pilots one must expect wrecks!" Shouting out the word "wrecks!" like a glut slipping from the split of a green log, or a cork from a bottle of champagne, he brought up close against the front window and stood glaring upon the street. After a few moments' silence, pointing with tremulous forefinger at a local political celebrity, who happened to pass on the opposite side, he broke out again in tones expressive of derision:

"Ha! there goes a statesman. That's the man who is to heal the nation—to cure her of her sore afflictions! When he takes his seat in congress, he will prescribe the panacea to remedy all the grievous ills under which the dear people suffer; and why not? Why shall not he be the doctor? A greater than Sangrado or Hornbook? Wasn't he born of poor and honest parents, and taught in childhood the handicraft of his accomplished father? Before he was sixteen, that boy could make a decent looking shoe, and that, too, notwithstanding that he had wasted considerable time attending the village school. At seventeen he excelled his father in knowledge and cunning, and left the shop to engage in the eminently moral and intellectual calling of bar-tender in a neighboring saloon. He made a most excellent bar-tender, shrewd, assiduous and economical.

Although receiving a very small salary, he was soon able to buy out his employer; and he carried on his business with such talent and discretion that he amassed a fortune before reaching middle life. In the meanwhile he had become an able politician and a sagacious practical statesman! Heaven spare the mark! Practical statesman! Ha! Ha!"

Several of us crowded to the window, to see the political prodigy, who was the subject of this singular panegyric, and beheld a common looking, dudishly dressed man, the most notable feature of whose equipments was a superfluous display of watch chain and charms. Our movements aroused the old gentleman from his reverie, and after regarding us a short time with the air of one just awakened, he remarked apologetically:

"Excuse me, gentlemen, I have contracted a bad habit of thinking aloud. I am truly sorry to have trespassed upon good manners, and hope you will forgive me. Possibly I may have given offence, too, by the public expression of my private opinions. If so, please pardon that also. You may find it hard to believe, but I assure you that for the time I was wholly oblivious to the fact of your presence. Not complimentary to you, I know; but I hope you will look upon my failing as a disease with which I am afflicted. I so regard it, and have sought in vain for a remedy."

The old gentleman, whom we collectively designated "the Rabbi," for want of a better appellation, had been with us but a few days, and because of

what we supposed to be his habitual reticence, was hardly regarded as an acquaintance. We had previously observed that he was somewhat eccentric, and the law student made bold to question his sanity. He even proposed to have him subjected to an examination before the probate court. The landlady, however, put an emphatic veto upon that proposition, and gave the young gentleman to understand that, if he had any serious apprehensions respecting his personal safety, there were other boarding houses in which he might feel more secure. The student paid her little more than half of what she received from the Rabbi.

The magazine contributor, a young lady in gold rimmed spectacles, was convinced that the old gentleman was either a full fledged *mahatma*, or an extraordinarily well developed spiritist medium. She occupied an adjoining room, and had frequent opportunity to hear him conversing with ancient writers. Once he said very distinctly, "Tacitus, my dear fellow, you were surely wrong that time."

Betty, the servant maid, was equally sure that the new boarder was himself a devil, or that he had a familiar for a room-mate. The boarders generally, however, believed, with the landlady, that the Rabbi was a fine old gentleman. Odd, he might be, but quite sane and harmless. We also gave him credit for learning and refinement, and accordingly were not slow to acquit him of offence in the matter of soliloquizing. The book-keeper even proceeded to the extreme of assuring him that we were all interested

in his soliloquy, and would be pleased to listen to him at greater length concerning the topics which appeared to be uppermost in his thoughts.

"I presume," added the newspaper reporter, "from what has unconsciously dropped from your lips, that you have thought a good deal about politics. Now, we are all interested in politics, you know, and as you are no doubt able to give us much valuable information, why not spend our leisure time in amicable discussions of these all-important matters? What say you, ladies and gentlemen?"

While talking, the young gentleman drew from his pocket a four-bladed pen-knife, and proceeded to sharpen a new Faber number two. The Rabbi looked on with a smile until the young man ceased speaking, when he quietly asked:

"May I inquire what is your business, if you please?"

"Oh! yes, sir. I am one of the editors,"—the magazine contributor caught his eye,—"That is to say, one of the city editors of the"—the contributor's gaze became intensely penetrating,—"Yes, the third assistant city editor of the *Daily Illuminator*."

"A newspaper reporter?" interposed the Rabbi, and the magazine contributor nodded her head approvingly.

"Well, yes, sir, I suppose it amounts to the same thing."

"Then let me insist that you shall not report anything that may be said here."

The magazine contributor's countenance became decidedly joyous. So greatly was she moved by the discomfiture of her rival for fame that she chuckled outright. Hardly a moment elapsed, however, before the Rabbi cut short her jollity by adding:

"And you, too, miss. I must insist that you will refrain from writing about what may occur here. Let us consider these conferences executive sessions, if you please. And, excuse me,—(this *sub voce*)—but I will take this opportunity to add that my friends, Tacitus, Cicero, Pliny, and some others who honor me with occasional visits in my private apartments, are very averse to having accounts of their interviews spread upon the pages of a modern magazine, especially when their utterances are attributed to their ghosts."

The latter portion of his remarks the Rabbi uttered in a very low tone, evidently not wanting to betray to the company that the young lady had resorted to eaves-dropping to procure material for her essay on "The Life Present and to Come," and he was not a little disconcerted when she replied aloud:

"Sir, highly as I esteem the proprieties of life, I beg leave to maintain that those who are capable of doing humanity great good, have no right to conceal their knowledge in the privacy of their own apartments. I am proud, sir, to have been able to give to the world the *post mortem* remarks of those revered Latin philosophers, and make known the fact that this age and community has, in you, honored sir, one who is competent to call their shades from be-

yond the Styx, and converse with them face to face. I look upon you, sir, as one with whom the world ought to be, not only well acquainted, but whom mankind should reverence; I may almost say worship. I myself, sir, can obtain communications from departed souls through the mediums of raps and tipping furniture; but, ah! to sit and hold sweet converse with them, as I have heard you do, that is joy beyond the power of human language to express."

The Rabbi's countenance, during the delivery of this fervid harangue, was a fit study for a Hogarth, Doré or Nast. He essayed several times to interrupt its flow, but the infatuated woman, heedless of his attempts, continued without pausing for breath until she reached the close, when she assumed an attitude of most complacent happiness. As soon as opportunity offered the old gentleman rejoined:

"I regret exceedingly, miss, that my innocent afternoon amusements have lead you to such false conclusions. It is my habit, on arousing from my afternoon nap, to read aloud, and to accompany my readings with audible criticisms of what the author has said. I can readily perceive how, with your mind already disturbed, I won't say impaired, by the mysteries of spiritism, you have imagined my reading to be the speaking of the author; and detecting a slight tonic difference between that and my natural voice in criticising, have imagined that there were two persons present. I wish you had spoken to me about the matter in private. It would have prevented this humiliating exposure."

"If you think it becoming to resort to such a pitiable subterfuge, to screen yourself against the lampoonings of conceited and ignorant scribblers, I have no objections to make; but it will require more evidence than your mere denial, sir, to convince me that the materialized spirit of Tacitus was not in your room and engaged in an excited discussion with you."

The Rabbi was non-plussed. The magazine contributor was too much for him in this dispute, and he felt far more deeply humiliated than he had feared that she would become because of the exposure. He was undecided whether he ought not to hide himself within his own apartments, and cease all further efforts at sociability. The dry goods merchant and iron manufacturer, however, apprehending an attempt to escape, came simultaneously to the rescue. They declared themselves totally disinterested in the subject of spiritism, and altogether reckless as to whether our aged friend received visits from the materialized shades of ancient authors, or from "Auld Cloutie" himself. They desired to learn his views touching the political questions of the day. The third assistant city editor and the magazine contributor, accordingly, were pledged to refrain from publishing what might be said, until permitted to do so by the Rabbi himself.

"You were about to reply," said the dry goods merchant, addressing the Rabbi, "to the remark that you had no doubt thought a great deal about the political problems of the day."

"Yes, yes; I remember very well, and I was about to say that I have thought much about these subjects; yet I am neither a politician nor statesman. I am simply a citizen, who desires the prosperity of his country."

"Is it not already prosperous?" queried the iron manufacturer.

"Yes and no," was the ambiguous reply. "Viewed in its entirety, the country is increasing more rapidly in wealth than in population, and we must, therefore, agree that it is prosperous. Take another standpoint, and consider the pecuniary conditions of its inhabitants, as individuals, and it certainly is not prosperous. We cannot, if we would, remain blind to the facts: that the greater number of our people are poor; that this preponderance of poverty is continually increasing; and that opportunities to improve their fortunes, falling within reach of the poor, are diminishing with every passing season."

"Several of our social statisticians deny your concluding assertions," interrupted the dry goods merchant. "They contend that the proportion of poor people in our population has changed but slightly for many years, that it is constantly growing smaller, and that opportunities for acquiring competencies are better than at any previous time within the country's history."

"I am aware that such statements are made; but not that they are proved. Unfortunately, we have no authoritatively reliable statistics for reference," the Rabbi quietly answered.

"Why do you say that our statistics are not authoritatively reliable?" asked the iron manufacturer.

"Because," replied the Rabbi, "they are compiled by partisans, and too often obviously for partisan purposes. Hence, it is not reasonable to expect that they will be accepted by all of the people as authentic. I think, though, that as far as relates to these questions of the prevalence of poverty, very few doubt the truth of the propositions I have given utterance to."

"Certainly no well informed citizen of the country does. It is too plainly evident to admit of argument," said the wholesale grocer.

"Have you ever considered, sir," queried the banker, "that nearly all the immigrants from Europe are practically paupers, and that they contribute to cause, what you claim is an increasing preponderance of poverty?"

"Yes, my attention has been called to that, and I have carefully examined into the facts, until I am convinced that the representations of the poverty of European immigrants are, for the most part, untrue. The proportion of 'assisted' immigrants, who came to this country before the war of rebellion, was considerably greater then it has been at any time since. Indeed, many of those who have immigrated within the past twenty-five years have brought more or less money with them. It is a mistake to speak of them as paupers. But, be this as it may, it does not refute my statements. Instead, it tends to confirm and emphasize them," the Rabbi insisted.

"I admit that," the banker resumed, "but, if the disproportionate increase of poverty can be shown to be occasioned by the importation of thousands of foreign paupers, we will not need to attribute it to anything in our own governmental policy."

"That view of the case will hardly suit our aged friend, I fear," interposed the law student. "He prefers, no doubt, to hold our free institutions accountable for this great and growing evil."

"My young friend, I do not belong to those who argue for argument's sake, and shall be truly thankful to you, if you will convince me that our 'free institutions,' or rather their perversion, are not accountable for the evils we are speaking of. And to this gentleman," continued the Rabbi, indicating the banker, "allow me to say that I am truly sorry to have found out, that no very considerable share of the increase of poverty in this country can rightfully be attributed to foreign immigration. I am as patriotic as any of you, but I tell you that something is wrong in the management of our public affairs, and it behooves us to find it out and have it amended."

"Tell us what you think is wrong. To what do you attribute the increased proportion of poor people?" the third assistant inquired.

"To me, the causes appear numerous, and I have endeavored to catalogue them in the order of their occurrence, rather than in accordance with their importance," replied the Rabbi. "First, then, is the introduction and multiplication of labor-saving machinery. When a machine which enabled one man

to do the work of ten was introduced, nine men were necessarily deprived of employment. The use of one thousand such machines reduced nine thousand working men to enforced idleness. Consider, then, how extensive must be the effects exerted by the almost numberless machines, put into operation in this country during the lifetime of a single generation, many of which perform the labors of scores of men. The mind can hardly conceive of consequences so vast and far-reaching."

"But has not the employment of these machines been compensated for, in that they have created other kinds of occupation for human brawn and brain?" asked the book-keeper.

"Have they not so increased the leisure of all people, that all now have opportunity to cultivate their minds; until, where one book or periodical was read formerly, hundreds are perused now? Only think of the additional laborers required to supply this immensely augmented demand for intellectual pabulum!" exclaimed the magazine contributor.

"Yes, in a measure, there have been compensating increases of employment, or, if you don't object, human industry has been driven into other channels," responded the Rabbi. "But let us examine briefly what this means. Take the reaping machine, for instance. In this state the wheat crop alone covers, say, three million acres. To cut, bind and put this in shock, with scythe and cradle within twenty days—(an extraordinarily protracted wheat harvesting season)—would require seventy-five thousand men.

Seventy-five hundred men can do the work with the modern reapers and binders. Here, then, we have a single class of machinery which, for twenty days, throws 68,000 men out of employment in a single state. This is equivalent to permanently depriving 4,533 men of the means of earning their livelihoods. As there are 36,000,000 acres of wheat grown in the entire country, it follows that the use of machinery, in harvesting this staple crop, deprives some 55,000 men of employment. Add the crops of oats, rye and barley, and the number affected will considerably exceed 100,000. My figures are on the side of conservatism, I am sure."

"I detest that word *conservatism*," the magazine contributor remarked, "its office appears to be the carrying of mankind back to cave-dwellers and lowest degrees of savagery. What the world needs is progress; moving upward and onward."

"You are determined to differ with our aged friend, I perceive. He is apparently about to advocate a retrogressive policy. To do away with labor-saving machinery," said the law student to the young lady.

The Rabbi paid no further attention to this colloquy than to keep silent for the time, and on its conclusion resumed: "Does the use of these harvesters, think you, create new branches of industry, for the employment of anything like the number of people they throw out of work? And remember, that the same result is true as to all kinds of machinery in use; only the effects are far more extensive with those which are in use continuously during the whole three

hundred working days of the year. The harvesting machines cannot be employed more than one-fifteenth of the time."

"You surely cannot mean to advocate abandonment of the use of machinery?" questioned the iron manufacturer.

"I hope you cannot for a moment regard me as capable of such folly," was the hasty answer. "No, I am the earnest advocate of its use wherever it is possible to employ it, and wish there were enough of it to do the entire work of the world."

"And still you regard it as one of the causes that has produced the existing deplorable conditions of widely prevalent and constantly increasing poverty?" asked the wagon maker.

"Philosophers tell us, you know," the Rabbi replied, "that evil is but perverted good. The social injury, growing out of the introduction of machinery, is not due to its use, but to the conditions of society existing at the time of such introduction. The effect has been to revolutionize our labor system, and wrench it out of harmony with all of our other customs and institutions. Why, only think for a moment: fully three-fourths of all the labor saving machinery in use, including railways and steam vessels, have been produced and put in operation within fifty years, or less. Time enough has not elapsed for society to adjust itself to these mighty changes, which the industrial field has experienced."

"That is true," remarked the wholesale grocer, "and I agree with you, that we cannot enjoy the full

measure of the blessing, which the use of machinery is capable of conferring, until we adjust the other departments of our social organization to act in harmony with it."

"True; we are now," rejoined the Rabbi, "in a condition somewhat resembling that in which the Sioux Indians would find themselves, were they to adopt the habits of civilization, without altering the crude laws, which sufficed for their government in a state of savagery. Our industrial methods are fully half a century in advance of our social institutions—aye, a whole century ahead of our codes of law and ethics."

"I begin now, sir, to perceive the drift of your discourse," interposed the magazine contributor, "and but for your disclaimer of your ability to summons and converse with the souls of the departed, I feel that I could fully sympathize with you."

"I am sorry that my lack of authority over *shades* is likely to deprive me of your good opinion, my fair young friend; but you must excuse me from pretending to be more than I am," urged the Rabbi, as he arose to retire.

"Pardon me for seeking to detain you," pleaded the law student, "but I wish you would explain how changes of legal and ethical codes can prevent the displacement of workmen, which is made necessary by the use of labor-saving machinery?"

"They cannot," was the Rabbi's reply, "but they may be so framed as to control the use of such machinery, and compel it to contribute to the happiness

of society generally; instead of permitting its blessings to be monopolized, as is now the case, by the wealthy few."

"What changes would you suggest?" urged the law student.

"Excuse me for reminding you that the hour is late, and for one whose life has been prolonged to near the three score and ten limit, a sufficiency of sleep is essential to health. Your question involves so much, that hours would be required to answer it satisfactorily. So, I hope that you will excuse me for the present."

"Certainly, sir," was the student's courteous reply, and the Rabbi was moving off, when the landlady invited them all to step into the dining room and partake of a snack which she had prepared, for, said she:

"You know, gentlemen and ladies, that brain labor is frightfully exhaustive of one's physiological appurtenances."

This late luncheon was not something new, for which the landlady had made especial effort on this occasion, but a regular custom, as the older boarders were aware. The Rabbi, and one or two others of the present company, who were comparatively newcomers, however, had never before been present when it was announced.

CHAPTER II.

LABOR SAVING MACHINERY.—REMEDIES.—TARIFF.

It was an unusually early hour, on a stormy evening following a disagreeable day, when Mrs. Russell's boarders again found themselves assembled in the comfortable sitting room. The Rabbi was reading the evening paper, as was his habit after tea, and the others were conversing in groups, evidently waiting for something. When the Rabbi folded the paper and laid it upon the table, the iron manufacturer promptly moved that the circle go into executive session. The doctor, who was not present on the former occasion, looked confused, and moved toward the door, remarking:

"Excuse me, I was not aware that I was in a private meeting, as this is the common sitting-room of the house. I don't wish to intrude."

"You do not intrude, doctor. You have as much right here as any of us," said the wagon maker. "A few evenings ago we agreed to spend two or three evenings a week in informal discussions of political and ethical topics, with our senior friend, whom we have dubbed the Rabbi, as our chairman or mentor. We hope you will remain and take part with us."

"I will be pleased to do so, but it seems that you are about to hold an 'executive session.' I certainly

have no right in that, not being a member of your society."

"Every member of this household, doctor, is a member of our circle, no matter what his or her position. This includes the landlady, servants and chore-boy. All are equally welcome and at liberty to join in the debates," asserted the iron manufacturer. "Our 'executive sessions' simply mean: that no publications are to be made in the papers of what transpires at our meetings. You see we have among us an editor and magazine writer, and we thought it expedient to muzzle them for the time being."

"Ah, I begin to understand," replied the doctor. "I shall be delighted to join you, and regret having missed your previous meeting."

"Suppose we resume the discussion where we left off," the law student proposed. "You, Rabbi, were to answer my question, as to what amendments our laws and ethical rules need, in order to neutralize the evils consequent upon the use of labor-saving machinery."

"Before proceeding with the debate, I wish to make a request," interrupted the third assistant city editor. "I have written out the proceedings of our former meeting in full, and now ask the consent of the company to make similar reports of this and subsequent conferences. I will put these in the hands of our friend, the Rabbi, and, at some future time, read them to the circle for correction and approval, if you consent."

"I, too," the magazine contributor added, "hav-

ing made an agreement with the gentleman to act in concert with him, that greater accuracy might be secured, have compiled a somewhat voluminous sketch of the several addresses made on that occasion, and, with your leave, will continue the work and dispose of the manuscript as proposed by our friend, the editor."

Both of these requests were assented to, and as the manuscripts were completed, it was decided to read them at once, for the benefit of the doctor. Then, the law student again urged the resumption of the debate, whereupon the Rabbi said:

"I hoped that the demand for that answer would not be insisted upon at this stage of the proceedings. The question is a broad one, and to answer it in the briefest possible manner, will consume a good deal of time and may become tedious. More than this, as the discussion proceeds the answer or answers, for there are a number of them, will naturally crop out, in connection with the arguments *pro* and *con*. While it is true, that I am well advanced in years and have read and thought a great deal, it does not necessarily follow that I have a monopoly of the wisdom of the world, nor even an undue share of it. I am certain that the use of labor-saving machinery has contributed largely to augment the numbers of poor people, by diminishing the necessity for their labor; and that it has also tended to add greatly to the wealth of the rich, through the opportunities it affords them to absorb far more abundantly of the profits yielded by productive labor. The prevention,

or let me say, amelioration of this wrong consists in the adoption of some method which will secure a more general diffusion of such profits.

"It seems that this might be, at least partially, effected by resorting to the expedients of reducing the duration of the working day, and even of the number of lawful working days in the week; making profit sharing, above a certain percentage, compulsory; equalizing taxation in proportion to incomes, rather than as to values of possessions. But I am free to admit that I should require to study each one of these propositions very thoroughly before committing myself to its advocacy. I am only prepared now, to declare my full persuasion that it is in these and similar directions that we must look for relief."

"I agree with you as to profit sharing," said the iron manufacturer. "We adopted that rule three years ago, in our works, and I must say that it operates wondrously well."

"And I," said the wagon maker, "heartily endorse the proposed diminution in working time. We used to work sixty hours a week, now our full time is forty-four hours. This enables us to employ eighteen more men. It costs a little more, of course, but we get more faithful service, and our relations with the workmen are pleasanter."

"You haven't adopted profit sharing yet?" the doctor inquired.

"No, not yet," the wagon maker answered. "You must understand that with the introduction of new machinery in our shops, and a slight falling off in the

demand for our work, we found it all we could do to keep fifty men busy, instead of the seventy-two we had previously employed. The poor fellows who were thrown out had been with us several years, and were competent, faithful workers, most of them married men. For their sakes we reduced the working time, cut down wages slightly, and took on again eighteen of the twenty-two we had discharged. We have since restored the wages to former figures, and find our profits but slightly diminished. In whatever changes we make it is now our rule to consult our working people."

"Gentlemen," asked the doctor, "isn't the evil correcting itself?"

"With such employers as our friends here, that appears to be the case," returned the Rabbi, "and I have no doubt, that individual employers generally would soon discover and apply effective remedies, were it not for the influence of the great corporations. Public sentiment has little effect upon these; they refuse to hold themselves amenable to popular ethics, and for their government appropriate laws must be enacted and rigidly enforced."

"You are no doubt aware," responded the law student, "that laws cannot be altered when and how we please. The new enactments must be conformable with laws already existing—with the fundamental principles upon which all laws are predicated—with the constitutions of our states and the nation."

"Have you forgotten, my young friend, that there

is an inherent sovereignty in the people of every nation, which is paramount to all written law? A 'higher law,' as Mr. Seward used to call it? How often have we, in this country—have the people of every nation—overridden their basic laws—their constitutions? Are we no more advanced than the Medes and Persians, who held their laws to be unchangeable and eternal? Governments progress continually, their conditions change and their laws must change to suit altered conditions; otherwise the people would soon be reduced to woeful predicaments. It is this transparent fallacy of immutable laws, which has reduced the people of this once free country to subjection to the cruel tyranny of monopolistic corporations and heartless trusts."

"But, sir," the student persisted, "when laws are over ridden do you not descend into a state of anarchy? How can governments be maintained without laws?"

"I think you misunderstand the Rabbi," interposed the magazine contributor. "He has not advocated setting aside or violating laws, but their amendment. 'Changed conditions demand changed laws' is an old adage that I have never heard disputed. Even nature's laws change with changed conditions of matter; or, in other words, these become inoperative when transformation of the matter brings it under subjection to others. If you change a solid, for example, into its constituent fluids, or gases, the same laws cease to similarly affect its material."

The Rabbi, regarding her approvingly, said, "I

thank you, miss, for your apt and conclusive illustration. Even the spiritist philosophisings on the subject of levitation are not, I perceive, wholly unprofitable. But I was about to remark to our legal friend, that he is right in saying that laws should conform to certain fundamental principles of equity; and this undisputed and indisputable truth ought to convince us, that laws which permit the existence of such monstrosities as the trusts and combines, that now disgrace this country, cannot be righteous laws. They certainly do not conform to the underlying principles of equity."

"But, my dear sir, a man has the right to do as he pleases with his own," the law student insisted. "Suppose we, who are here, had enough money to buy up all of the anthracite coal mines in this country, would we not have the right to charge what we pleased for the coal? Now, if all the mine owners in the country join themselves in a single corporation, is it not their privilege to get as much as they can for what coal they sell? I see nothing violative of the principles of equity in their doing so; and when you attempt to interfere with them, are you not trenching upon their inalienable rights? Or, do I even put the case too strongly, if I say you would be guilty of anarchy? If the people are not willing to pay their prices, let them burn soft coal, or wood, or turf."

"I own a large area of land in a neighboring county, through which there are two roads which cross each other near its center; have I the right to prevent travel upon those roads? Or to exact tolls from those who use them?" the Rabbi inquired.

"No, sir," responded the law student. "The right of way through your land was, no doubt, a public necessity, and I presume the authorities condemned the lands for use as highways."

"Why not compel the public to go around those lands? What right had the authorities to seize upon, or even force me to sell, strips of land through property I had paid for?" the Rabbi demanded.

"The law of eminent domain became operative in that case, sir, because public convenience required the roadways," was the student's ready answer.

"Why not employ this same law of eminent domain, in the case of the mines? Does not public necessity require the use of coal?" the Rabbi asked.

"The cases are not analogous," retorted the student.

"So far as the principles of public necessity furnish a reason for governmental interference, they are analogous," the Rabbi contended.

The sally of the magazine contributor, which had elicited such emphatic approval from the Rabbi, seemed to the third assistant editor to have thrown him completely into the shade, and perceiving here what he thought to be a favorable opportunity to score a point, he intruded with:

"The case of the tariff, if the Rabbi will pardon me, appears to furnish a strong argument on his side of the question. From Mr. Hamilton down, every advocate of protection has claimed that the popular welfare demands that our factories shall be sustained by imposing taxes upon manufactured wares im-

ported from abroad. Now, no matter which side of this question of protection we espouse, it strikes me that we must admit that a tax on imports is neither more nor less than a tribute levied upon importers of, dealers in, and consumers of imported goods. That such tax diminishes the profits of the two first mentioned classes, and adds to the expenses of the latter, we cannot deny. Why, then, if the government may rightfully interfere with their profits, may it not with those of coal mine owners?"

"Young man," said the wholesale grocer, "you have given us an illustration which will increase in power, as an argument, the more it is criticized and examined. In my opinion the effect of the tariff is so clearly beneficial to manufacturers, and prejudicial to the people, that it presents an instance, of remarkable prominence, where the power of government is exerted to advance the interests of one class, at the cost of two others and of the masses of the people. If government may do this, without outraging the laws of equity, it certainly ought to possess the right to legislate against a single class —a comparatively insignificant combination—and in favor of the sixty-five millions inhabitants of whom these few are making unjust exactions."

"I agree with the gentleman. Our newspaper friend has introduced a most trenchant and convincing argument, and I owe him thanks for helping me out of a dilemma, from which I might have found an escape somewhat difficult," the Rabbi interposed. "But there is another light in which these com-

bines are to be regarded. They are neither more nor less than conspiracies against the public weal. The avowed object of the one which has been named here, is to fleece the people, by compelling them to pay exorbitant prices for coal—a necessary article which all must use. They are extortioners, then, a class who have been held in execration since history began. I listened to a sermon recently, the text being I Corinthians, 5-11. In an adjacent pew was a member of this coal mining combine. The preacher, who knew him well, denounced extortioners in severest terms; but immediately on the conclusion of the service, skipped down the aisle and shook hands heartily with this most notorious extortioner of the age. I dislike to suspect a man of hypocrisy, but could not avoid the conclusion that the divine either disbelieved, or had forgotten his text. Well, they are welcome to a corner on brimstone, the fuel of *their* next world. I hope that I shall not need any, and if I do it will probably be supplied to the poor gratis."

The iron manufacturer claimed the floor next, and referring to the third assistant editor, proceeded: "I noticed that gentleman look at me, when he alluded to the tariff, as if he expected my resentment. He need have no fears. I am a manufacturer of iron goods, machinery, etc., but I am not a protectionist by any manner of means. There are very few small manufacturers in this country, now-a-days, who derive any marked benefit from the tariff. One reason is that so nearly every thing we import is subjected to protective duty, that our share of protection costs

us more than it yields; and, secondly, it so increases the price of living, that we are compelled to pay much higher wages than would otherwise be demanded. It is not with us as with large establishments like Carnegie's, for instance, and those of other wealthy corporations. They employ a great many hands, of whom a comparatively small proportion are truly skilled laborers. With us, almost all must be skilled, and be expert at our kinds of work, in order to make them profitable. Hence we must pay our men high wages to keep them with us, and cannot afford strikes or lockouts.

"About all of our people live in a style, too, to feel the effects of the tariff, and have sufficient intelligence to know what it is that oppresses them; but, in the large establishments, it is only the few who are so well off. Then, again, we use a good deal of material, the cost of which is greatly increased by the tariff. These several causes conspire to add to our expenses, far more than any advantages we can derive from protection. The same is true with regard to nearly all sorts of smaller factories. The fact is, there is too much protection for it to be of any benefit to us. We would be better off without any. I think it was the discovery of this fact: that the small manufacturers generally had grown tired of protection, which led Mr. Blaine, in the closing years of his life, to become such a pronounced advocate of reciprocity."

"I have likewise inclined to that opinion," said the Rabbi. "Mr. Blaine was a shrewd politician and

close observer, and it could hardly escape his notice, that public sentiment was being arrayed against the protective theory. When he found the less sagacious leaders of his party resolved on increasing tariff duties, he seized upon the suggestion of reciprocity to avert the consequences which he foresaw. The campaign of 1884 weakened his faith in the efficacy of the protective theory, as a party slogan, and he was not deceived again by the result in 1888. He recognized that there were other issues involved in that campaign to which Mr. Harrison's success was due. When his party passed the McKinley bill, I think his prophetic vision enabled him to foresee the disastrous result. He had procured the reciprocity proviso to be tacked on to that measure, but under circumstances which afforded little ground for hope that it would be influential enough to overcome opposition to the universally recognized protective policy of his party. It was this, too, I believe, which prompted his seeming indecision about accepting the nomination. Had he but definitely expressed his willingness to accept, there is no room to doubt but that he would have been chosen. Why should he have held off out of courtesy to Mr. Harrison? The latter had done nothing to amount to a claim upon the party, and certainly Mr. Blaine was under no obligation to him. The obligations were all upon the other side; for it was Mr. Blaine who made his administration measurably respectable."

The wagon maker felt that it was incumbent upon him to say something at this juncture, and he accordingly joined in with—

"I have always been a protectionist, but really I am unable to give an intelligent reason for my faith. My father was an old line whig, who, I guess, had no other excuse for being a whig than that he hated the democrats. I know that when I asked him, in 1872, who he was going to vote for, he answered: 'Why, for General Grant, of course. Did you suppose that I would vote for Horace Greely, the infernal old democrat? And do you do the same thing, if you don't want the country to go to destruction!' It was my first vote and I cast it as he bade me.

"Well, that made me a republican, you see; and from that time to this I have been a republican. I have believed the republican leaders to be the only truly wise, honest and honorable politicians in the country; and that no democratic politician could be otherwise than untrustworthy. I must confess that I am beginning to lose confidence in these opinions, however, and am now anxious to learn something about politics. I have not *flopped* yet, however, as the boys say."

"I am much obliged to the gentleman," said the doctor. "I, too, am a republican—well, because I am a republican. I hold to all the republican doctrines. If the party leaders believe in approximate free trade, as they did late in the spring of 1888, then I believe in free trade. If they become converts to protection, as they did early in the summer of 1888, so do I become a convert to protection. I don't believe in the infallibility of the Pope; but must confess to having held some such faith in our republican states-

men. As for the democrats—well, when I have had one for a patient I always needed my money badly, as soon or before it was due, and importuned for it as quickly as decency permitted. But, in justice to them, I must say that I never lost a fee due from a democrat."

"There seems to have been a good reason for that, doctor," said the Rabbi, laughing. "Did you ever lose one due from a republican?"

"Permit me to plead professional ethics as an excuse for witholding my reply," was the doctor's response.

"Some one of the company must surely be a protectionist, because of conviction of the truth of the doctrine. How is it with you, Mr. Banker?" inquired the Rabbi.

"Please excuse me," was replied. "I have given the subject a little attention, but it is one that requires to be studied thoroughly for an intelligent discussion of its merits."

The book-keeper, being nodded at by the Rabbi, proceeded to say: "I am a protectionist, because I have studied the doctrine, and believe in it implicitly. I may claim that my business of keeping books has compelled me to familiarize myself with the subject. But, gentlemen, I am not a ready talker, by any means, and am unable to give impromptu a clear expression of my views upon a matter of such importance. If you will favor me somewhat, I will take pleasure in writing out my argument and submitting it to you, say, in about two weeks from now."

"That will best suit me, also," the dry goods merchant declared. "I would like to discuss this topic more thoroughly than we can at this time."

In the course of the conversation which followed, it was proposed that the tariff should be made the subject of a written debate; but, in consideration of the fact that our discussions were well understood to be suggestive, rather than exhaustive, this was not insisted upon, although at first accepted by a majority of the circle. Indeed, this conclusion was not reached until after the book-keeper and dry goods merchant had agreed to write arguments in favor of protection, and the circle was endeavoring to select two opposing champions. The Rabbi, had even named the third assistant editor, as first speaker, or essayist, on that side, and was astonished on hearing him reply:

"I would prefer not to take part in the written debate, and would suggest that my legal friend be assigned to that duty. He made several speeches on that side of the question, during the recent campaign."

"I thank you, Mr. Editor, but must protest that the position rightfully belongs to you. I have heard you, too, make several speeches against protection, and am surprised that your modesty prompts you to decline this honor," the latter urged.

"And I am still more surprised," the magazine writer interposed, "to hear you attribute his declination to modesty. I believe that it is wholly due to his courtesy."

"Thank you, miss," was the ready retort. "I

was, myself, also surprised. It is seldom that I am accused of modesty. That trait of character is not held to be a virtue in men of my calling. Indeed, we cannot afford to indulge in it. Only imagine a modest man attempting to interview some of our prominent citizens."

"And yet, I am sure you are a very modest young gentleman," urged Mrs. Russell, who had entered the room a few minutes earlier.

"Madame, you so often lay me under obligation by your kind speeches, that I hardly know how to express my gratitude," replied the third assistant, bowing gallantly to the landlady.

At this juncture it was, that the banker advised against entering into a written discussion, which would, he thought, be less interesting and instructive than the plan we had thus far pursued, besides entailing unnecessary labor upon the participants. "We will listen to our friend's, the book-keeper's, paper," he added "and then all take a hand in tearing it to pieces."

The circle received this suggestion favorably. A brief silence then ensued, of which the magazine contributor took advantage by pleading:

"I hope the company did not imagine that I intended to be ill-natured, in what I remarked respecting the modesty of our editorial friend. I surely did not mean anything offensive, and would not, for the world, have the circle believe me capable of displaying such an unamiable trait of character if I possessed it; which, I assure you, I do not. I believe myself

unfortunate in frequently seeming to be sarcastic, when I only wish to appear witty."

"I assure you, miss, that I did not so regard it," said the editor, coming courteously to the relief of the young lady, "and to convince the company, that there is no reason for them to suspect anything of the kind, I beg leave to inform them that we are very good friends, and that I am often under obligations to you for assistance in preparing my manuscript. Your criticisms have invariably proved helpful to me."

"We will acquit the young lady, then, of ill-will toward you," added the Rabbi; "and for myself, I hope none of us may be guilty of treating each other amiss in these conferences. While we are all amiable and good natured, they will afford us pleasure; but any display of bad temper, or even impatience, will quickly spoil all.

"Confound that boy!" he added in an angry tone, "he is gone again, and I told him to stop on the first Tuesday of——" and, without finishing the sentence, he rushed hatless into the street, and after the boy, bawling at the top of his voice: "Here, you infernal little rogue! come back and get your money, I say!"

"Botheration!" exclaimed Mrs. Russell, "that blundering old lunatic has left all the doors open, for the house to get as cold as the Arctic ocean! Look where he is, trapesing after that boy, without his hat and only slippers on his feet. The dear old fellow; he'll catch his death of cold. He is a pretty one to preach about good nature and patience, now isn't he?"

Mrs. Russell's assertion was too evident to need confirmation, and, accompanied as it was by the ludicrous efforts of the old gentleman to overtake a laundry cart driven by a boy after dark, put an end to further discussion for the evening.

The Rabbi soon returned, still storming and fuming about the heedlessness of boys in general, and particularly of this especial laundry boy, and, after laughing heartily at and with him, until he fully regained his breath and got comfortably warm, we all followed Mrs. Russell into the dining-room to "recuperate our exhausted physiological appurtenances" with the tempting viands she had generously prepared for our entertainment.

CHAPTER III.

RABBI IN THE LOCK-UP—FOREIGN-BORN OFFICERS.

The appointed evening for our third meeting arrived, with all present except the Rabbi. He went out immediately after tea, telling the landlady that he would return in a few minutes. Patiently we waited his coming. The town-clock rang out the half-hour; chimed the third quarter; struck the hour; we began to grow uneasy. Had anything happened to our aged friend? Would it not be well to organize a relief expedition, to hunt him up? Perhaps this was another case of heart failure? We had wrought ourselves into a condition of serious alarm, when there was a violent pull at the door-bell. The landlady answered it promptly, and, on opening the door, was confronted by a burly policeman, who, handing her a letter, said:

"From mannen in poleece station. He talle me fetch her here and gif her an landlady."

"Man in the police station!" she exclaimed and, opening the missive, added: "Why, it's from the Rabbi; what's he doing in the police station?" Coming at once into the sitting-room she read the note aloud:

MRS. RUSSELL:—I'm in the lock-up and in a deuce of a fix. Won't you ask some of the gentlemen to come and get me out, please, and greatly oblige, THE RABBI.

We were all willing to rush at once to the rescue, and for a better understanding of what might be required, the officer was called in. We hoped to draw from him the particulars, and accordingly he was asked upon what charge the Rabbi was arrested; to which question he made this lucid answer:

"Nay, Nay! He war not I did pull him. He war noder fellow. Two Swede mans. Dem pulled den beiden and haled dem an dem station house."

"But why did the officers pull them? Had they committed larceny, or burglary, or been fighting?" the doctor inquired.

"Ya, ya! Dem do de larcens, what you call her: and dem fight der poleece mans. Poleece mans run dem in. I war not dere. I war an dem poleece station house," was the answer.

"You are Gunder Gunderson, I believe," the grocer interposed.

"Ya, her be mine name. I see you many times when I war no yet city officer. You live an great large grocery store by der railroad depot," the officer responded.

"Exactly so," the grocer resumed, "and you worked for us at one time. Now, Gunderson, do you mean to tell us that the old man who wrote this note, was caught stealing, and that he fought with the officers, when they arrested him?"

"Ya, das is so I mane. Dem steal pocket-book, and hit poleece mans mid her stick," the fellow insisted.

"This must be a serious matter, friends," the

grocer observed. "Gunderson is an honest fellow and would hardly tell a falsehood."

"But he don't understand English," urged the landlady. "It's nonsense to suppose that the old gentleman would steal, or get into a fight. Some of you go to the police office and find out what is the matter."

As the third assistant city editor and the law student were supposed to be thoroughly posted concerning police affairs, they were started off, with strict instructions to hurry, and be sure to bring the Rabbi back with them. During their absence the remaining members of the company passed the time in speculating as to the nature of the Rabbi's offense against the laws, without, however, coming very near the mark.

We were not compelled to wait long. Ere half an hour expired, we heard the Rabbi's voice, as he declaimed excitedly about the folly of putting men on the police force who did not understand the language of the country. He continued the harangue without pausing after entering the room:

"It is positively dangerous, I tell you. There was I, holding on to that thief and telling the officers to arrest him; and the latter, after looking on stupidly for the space of quarter of an hour, at least, ordered me to let the fellow go, or they would run me in. I tell you I was mad. I would like to have had the mayor there, that I could have given him a piece of my mind about his appointments. A man who has no more sense than to make such appointments

is tee-totally unfit, I say, to fill any office whatever. He ought to be sawing wood or digging gravel.

"Why, if I had a ten year old boy who had no better judgment, I tell you there'd be a funeral in the neighborhood in short order. I have read in Gil Blas, I think, that the Spanish police, when they make an arrest for robbery, take possession of the stolen goods, or money, and of every thing else the victim may have retained from the thieves' clutches, and turn him loose upon the world naked, as it were; but they imprison the thief. I seemed to be in a worse case; for these fellows were about to let the thief go and arrest me, and, I have little doubt, would have done the robbing themselves, had it not been for the landlord. He made them take the thief into custody, and urged me to go along also, as they insisted it should be so. 'Write a note to your friends!' he advised, 'and ask the captain at the station-house to have it delivered!' I followed his advice, and am surprised to be again at liberty, with my money in my pocket."

Having talked himself into a calmer state of mind, we now ascertained by adroit questioning, that the Rabbi went to the M—— hotel for the purpose of receiving a large sum of money, owing to him by a gentleman from a neighboring city, who stopped over on his way East for the purpose of making the payment. Our friend had imprudently received this money in the hotel office, in the presence of a number of strangers. On leaving the house he was followed by a young man who, from the Rabbi's account,

must have been a novice at pocket-picking. His first effort was to persuade the old gentleman to cash a check for him; but, as the Rabbi was too shrewd to be victimized by that old trick, he then attempted to take the packet of money from him by force. The old gentleman proved too muscular though for the speedy success of the assault. Seizing the fellow by the neck-tie, he took a twist upon it and held him securely until he called the police to the rescue.

Unfortunately, the two officers who answered the summons were raw foreigners, whom he could not make understand what the difficulty was. Taking advantage of this, the rogue claimed the Rabbi for his uncle, adding that the latter was slightly deranged, and that he was endeavoring to get him home.

The officers being more disposed to listen to the youngster, than to the old gentleman, were about to lay hands upon the latter and allow the thief to get away, when the hotel landlord, who left the house soon after the Rabbi, reached the spot. Perceiving how matters stood he interfered, and had sufficient influence with the officers to induce them to take both parties to the station. But our friend's difficulties were not yet over. He had struck his assailant, while holding him, several blows with his heavy cane, and the officers accordingly charged him with assault with a dangerous weapon. When the third assistant and the law student reached the station, they found it necessary to go bail for his appearance next morning.

"Now, what do you think," said our aged friend; "here am I, an old man and a business man, with but little spare time, made the victim of an attempted robbery. I arrest the thief myself, and hand him over to the police; but they refuse to take him and insist on 'running me in' instead, until the hotel landlord convinces them that they should take both. And to-morrow I've got to turn out betimes, and rush down to that filthy court room and answer to a criminal charge! Probably to be mulcted twenty-five dollars and costs! Why, if I had had but one hundred dollars, or less, I'd better have let the rascal take it. Hang such a police system! Hereafter I'll carry a gun, and, if attacked, shoot the scoundrel and be done with it."

"We cannot refrain from laughing at the Rabbi; but is he not right? Is it, or was it ever, necessary in this country, to appoint men who cannot talk or understand the English language, members of the police force; or to any other office?" queried the banker.

"I am by no means unfriendly to our foreign-born fellow-citizens," said the doctor, "and am glad to welcome them to the country, and see them prosper here. They benefit us in many ways. That they hasten the development of the country wonderfully is obvious to the least observing. Their industrious and economical habits exert a happy influence upon the native-born. Then they are mostly law-abiding and worthy citizens."

"I agree with you, doctor," the Rabbi interposed.

"But you surely will not deny that they ought to acquire a knowledge of our language, before they are placed in public positions of importance. The position of police officer is one that requires considerable intelligence; and, while we cannot expect educated and accomplished gentlemen to serve the country in such capacity, we have a right to demand that those who are appointed shall understand the language of the country, and have enough common-sense to perform the plainest duties of their office."

"Why is it," the magazine contributor inquired, "that foreign-born citizens are placed in these offices?"

"It is the fault, primarily, of our politicians," replied the Rabbi. "A large proportion of our voters are foreign-born; comprising Irish, Germans, Swedes, Norwegians, Danes, etc. The politicians are anxious to secure the ballots of all these for the candidates of their respective parties, and, hence, consider it necessary to put one or more of them on their tickets for candidates. When the practice began years ago, the Irish formed the great majority of the foreign-born element, and were the only ones patronized in this way. More recently those of other nationalities have immigrated in greater numbers, until we have now not less than a dozen different peoples, sufficiently numerous for the votes of any one class of them to effect the results of elections. At our general elections, when state and county officers are voted for, there are seldom more than thirteen candidates. This affords only an occasional opportunity to place one native-born citizen on the ticket."

"I shouldn't think the naturalized citizens would want the offices, under such circumstances," the young lady added.

"The best of them do not," said the third assistant, "and it is not uncommon for them to denounce the practice of making such nominations. But another, and very much larger class, have no such scruples. They are not only willing to accept offices, but have come to look upon such favors as being due to them, as compensation for having voted and worked for the party."

"They have been taught to think so," said the doctor. "Our politicians tell them that they have a right to fill the offices, and urge them to accept nominations, in order that their countrymen may be induced to vote for the ticket."

"But of what advantage is it to the native-born to have those who are foreign-born vote the party ticket, if the latter get all, or most, of the offices?" the magazine contributor queried.

"There is a great deal more to be gained," spoke up the banker, "by the actual party leaders, in the success of their respective factions, than official salaries and perquisites. They can well afford to give these away, if, by such self-abnegation, they are enabled to reap the advantages of the peculiar legislation they strive to obtain, and of contracts and subsidies constantly given out by the government."

The law student added: "Yes, and for the lesser lights, those whose aspirations do not ascend to the higher levels of contracts and special legislation,

there are innumerable appointments, which yield good livings and entail but little labor. Think of the myriads of postmasters, court-officers, policemen, letter-carriers, Indian agency employees, inspectors, consuls, custom-house officials, and a vast number of other public servants to be appointed. For each of these there are scores of applicants, all of whom must work for the party, if they would hope for success."

"But won't those of foreign-birth get these subordinate places?" the magazine contributor urged further.

"Yes, they will, and they have already got many of them," the grocer replied; "and I sometimes have to ask myself what is finally to become the political status of the descendants of the original settlers of this country—of the founders of our government?"

"I do not wish to be understood as opposing the placing of naturalized citizens in official positions," the Rabbi explained. "Many of them are competent and eminently worthy. But I insist that they ought to remain here long enough to learn our language and become familiar with our institutions, before they are entrusted with the management of our affairs; even of those appertaining to the humblest official positions. I recognize the universal brotherhood of mankind too fully to entertain, for a moment, the contracted notion that the people of one nationality are necessarily superior or inferior to those of other origin. I am, in the extremest sense of the term, a cosmopolitan. But liberality ought

not to be carried too far, lest it work more injury than good."

"Please explain what you mean, Rabbi, by *liberality* working more injury than good," the wagon maker requested.

"I will, by relating an anecdote," was the answer. "Several years ago, a gentleman who was carrying on a considerable business, had a country-bred relative, who was poor and out of work. He took him into his own employ. A short time after the merchant's health failed, and the doctor advised him to entrust his business to a manager, for a time, and travel. Entertaining a strong desire for the prosperity of his relative, whom he knew to be honest, he proposed that the latter should assume the management of his business during his absence.

"Uncle,' said the young man, 'your interest in my welfare prompted you to employ me, and now leads you to offer me this chance to increase my earnings. It is well meant, and I appreciate your kindness; but I have too much regard for you, and for my own future, to accept your offer. Were I to do so, I would probably shipwreck your business, and throw myself out of a job. I know that I am not competent to fill the position. Let Mr. Andrews be your manager, and I will help him.'

"The exercise of too much liberality towards our foreign-born fellow-citizens is hazardous. There is danger that it will result in the shipwreck of our free institutions, and involve both them and ourselves in the deplorable consequences. Let them remain in private life, until they learn the business."

"That is the right view to take," the doctor responded; "nor ought we to confine the demand for competency to the foreign-born alone. We are altogether too lax, in requiring that our public servants shall be competent, honorable and intelligent men. Fully half of the defalcations of officers, who have the handling of our public money, arise through incompetency, I believe. We take men who have never been familiar with keeping accounts and, placing them in fiduciary offices, expect services which only trained accountants are capable of rendering. Mistakes occur, which they can only discover after it is too late to rectify them; and then, to avoid exposure, they resort to criminal practices.

"I know of an instance of a young man in this state who, born and raised on a farm, was elected county treasurer. After several years service, on an examination of his books being made by a state officer, a shortage of $18,000 was discovered. I believe that the man was strictly honest; that the apparent shortage was the consequence of errors. But he had to suffer for it, and was removed from office, ruined in fortune and reputation. Another instance, was that of an army quartermaster, whose apparent shortage largely exceeded a hundred thousand dollars. Two so-called 'experts' went over his papers, but failed to help the matter, and he was about to be cashiered, when a brother officer, well acquainted with that class of accounts, obtained tardy leave to make still another investigation. He readily detected the errors and proved the accounts

to be otherwise almost exactly correct. He knew just where to look for such errors."

"There is no doubt, doctor," assented the Rabbi, "that partisan zeal, and a reckless disregard of the public welfare, have led us into extremes of folly, which are wholly inexcusable. Not one of us, in employing men to attend to our private business, would think of engaging a known incompetent, or a man of whose ability we were not reasonably assured. Why should we be less careful when, in company with our neighbors, we select those to whom the public business is to be entrusted? We are personally interested in this, as well as in our private affairs; and, because of our superior intelligence, are responsible to our neighbors in a much larger measure than persons who have not enjoyed our advantages.

"I think our newspapers are considerably to blame for most of the unsuitableness of candidates selected for officers. They advocate the claims of all who are put forward by their partisans, ascribing to them all the virtues in the catalogue; and denounce with equal vehemence their opponents. Nine times out of ten, they know nothing whatever about the men, and apparently care nothing. Several years ago I knew an editor, a young man than whom there was none truer, nor one less corrupt in the country. He was a democrat. When his party managers proposed to nominate a certain man for congressional candidate, he came out boldly in opposition, giving as his reason, that the man was notoriously a defaulter, untruthful and an all-round bad man socially. He

avowed that he could not and would not support him, if nominated.

"Being sent as a member to the convention, he there reiterated his opposition and presented proofs of his charges, which could not be controverted. He also declared emphatically that, if that man were put upon the ticket it must result in a general defeat. His efforts were unavailing. The pins were set for the fellow's nomination, and it was accordingly made, though with a meagre majority in his favor. The ticket was badly defeated, as had been foretold. But what became of the editor? you may well ask. He was denounced by his political associates as a traitor to his party; accused of having been purchased by the opposition; and was made the object of the severest lampoonings. His business was injured and his personal reputation aspersed. He was a talented and vigorous writer, and the opposition leaders made sure of securing his services upon their side. When they approached him with a tempting offer, his answer was: 'Gentlemen, I believe in the principles of the democratic party. All of my patriotic impulses are arrayed in their favor. I could not earnestly advocate the policy of your party; and, if I were to accept your offer, I should forfeit my self-respect and disappoint you. It will cost you much less to buy up the friends of Mr. Blank, than to purchase me.'"

"I will guarantee that they respected him more, because of his refusal, than they would if he had accepted," said the banker.

"No doubt about that," the Rabbi resumed. "The man who is true to himself must often be a heavy loser, but he never forfeits the respect of his fellows. Even the man he opposed in this instance, honored him more than he did the toadies who nominated him. You see that it is sometimes hard for a partisan editor to do right, yet there are many manly editors, though far too many of them are 'on the make' and are more influenced by cupidity than patriotism. It is singular, too, that people attach so much more significance to expressions of opinion, by an editor, than they do to those of other people. Editors usually have little time for reflection, and very rarely are better informed upon the topics they write about, than other equally well educated people. They must write often upon the spur of the moment. As people in other callings have more time to think about what they shall say, their opinions are commonly more worthy of respect."

"I was led to the same conclusion recently, by reading several articles on 'fads' in school," the dry goods merchant remarked. "It was very evident to me that the writer had never given the subject any serious study, nor had he the merest rudimental knowledge of the science of teaching; yet, with an impudent assumption of wisdom, he proceeded to pronounce adverse judgment upon practices, which the ablest men in the country, after months and years of study and experimentation, have reported upon favorably. 'It was wasting the children's time,' said

this oracle, 'to employ them a few moments daily in singing, in physical culture, in drawing and modeling,' etc. Had he visited the schools a few times, and noticed how interested the children become in these exercises, and with what renewed vigor they resume their reading, arithmetic, geography, and other lessons, he would have found that their so-called 'fads' are educational in themselves and effective *stimuli* to the absorption of other branches of study."

"If he had my recollections of school and school work," added the wagon maker, "he would rejoice to know that the little folks of coming generations are likely to be spared the pain and weariness we had to endure, and still be able to acquire more complete educations in less time. How often I have sat through the long, weary hours, with my lesson book in my hand, ardently wishing for intermission, or noon-tide, or evening to roll around. Did I study in those intervals of torture? Yes, I studied devilment, and learned to hate the school-teacher, my books, the school-house, and every thing pertaining to the educational system. It makes me tired yet to think of that horrible period of my life. If I had been allowed brief intervals of physical culture, or a few minutes now and then to draw, or to model clay figures, or fifteen minutes occasionally to sing, how relieved I should have been. and how different now the reminiscences of my school days. But I see that Mrs. Russell has opened the dining room door, and I move we adjourn."

"I second that motion, gentlemen," was the land-

lady's *addendum*, "with the amendment that you come out and partake of these refreshments, after such a lengthy and brain exhausting session as you have had."

"We'll meet again Wednesday night," was the concluding remark, dropped by the third assistant editor.

CHAPTER IV.

HOW THE RABBI TREATED THE ROBBER.—POST-HUMOUS BENEFICES—FADS IN SCHOOLS.

When the circle came to order on the fourth evening, the third assistant editor demanded a hearing, alleging that he had an important personal explanation to make. "I was greatly astonished this morning," he proceeded, "to find in the leading morning paper of this city, this contemptible paragraph," and he read the following:

"Among the many organizations for the dissemination of useful information, especially concerning politics, of which this eminently educational city is the happy possessor, none seems to be more active, far-reaching, and praise-worthy than the conversational club of Mrs. Russell's stylish boarding-house. We are given to understand that it is made up exclusively of the patrons of that establishment, having been organized by the shrewd landlady, with the view to increasing the popularity of her house and augmenting her profits; and is said to have proved a successful scheme for adding to her weekly receipts of ducats.

"'The president is an elderly money-lender, well known in the city, whose name we withhold for the time, for sufficient reasons. Last night this gentleman, being mistaken for his partly demented uncle

by a young man who approached with the purpose of inducing him to go home, imagined himself about to be robbed, and although it did not transpire that he had with him anything worth robbing him of, he administered a severe caning to the youth. It is difficult to conjecture to what extreme his unreasonable suspicion and uncontrollable temper would have carried him, had not two of our vigilant and intelligent Swedish police officers hurried to the scene and arrested him, taking the young man along as a witness.

"'The charge entered against him was that of assault with a dangerous weapon, and, although it was proven, the court in its unaccountable generosity not only acquitted him, but imposed a fine of ten dollars and costs upon the poor fellow who was the recipient of this brutal outrage. We are constrained to do the old man the justice to add, that he paid the youth's fine, and was accompanied by the latter subsequently to his office, where he probably applied a greenback plaster to soothe his lacerated feelings, thus saving himself the expense and disgrace of heavy damages, likely to result from a civil suit. It affords little encouragement to the guardians of the city's peace, for the courts to discharge, unpunished, those whom they arrest for misdemeanors, and we must protest against such misplaced leniency.'

"I want to assure you that I had nothing to do with, nor am, in the slightest degree responsible for this calumnious publication. Outside of this house, I have never made mention of our debates, nor, so

far as I now remember, have I alluded to my fellow-boarders, except what I said at the police-station, the other evening, when I told that I was a fellow-boarder with our friend the Rabbi."

"And I," the law student added, "am equally blameless. After reading that silly and inexcusable effusion, I went to the newspaper office and called the publisher's attention to it. He sent for both the city editor and the writer. The latter is a boy just out of the high-school. He confessed that he knew nothing about the parties nor circumstances. The particulars, as he wrote them, were given him by the court reporter of the rival paper. On finding to-day that the other paper had published no more about the subject, than a mere mention of the arrest and hearing, he feared that he had permitted himself to be imposed upon, and was greatly alarmed. They agreed to give a full explanation of the affair in to-morrow's paper, and the writer, at my suggestion, promised to call upon and personally apologize to our friend."

"And he did call and apologize very humbly," the Rabbi said, "and I forgave him fully and freely. There is no doubt that he was made the dupe of the other reporter, who appears to have confounded mischief with wit. From what the young man told me, I think that, in this instance, at least, he meant that the mischief should be malicious. He said that I was a Jew-pawnbroker, and it may have been due to that circumstance, that the youngster, who tried to rob me was prompted to call me 'Uncle.'"

"But, Rabbi, did you truly pay the thief's fine, and take him into your office?" the magazine contributor inquired.

"I truly did, miss," the old gentleman responded, "and he is now in my employ at a good salary. I saw that he was quite young, had a good countenance and was without criminal experience, and I ventured to do him a kindness, relying upon my judgment of human nature."

"Not in a position, I hope, where he will have the handling of your money?" the grocer asked.

"Yes, if he proves as capable and industrious as I believe he will, he will probably handle from twenty-five to one hundred dollars daily. The truth is, we have gone into business together. I have taken him into partnership. Don't suppose for a moment, however, that I have acted recklessly," the Rabbi proceeded, "for such is not the case. I have neither exposed any considerable share of my means to his cupidity nor placed in his way temptations sufficiently inviting to lead him astray. I have not contented myself with saying to him that 'honesty is the best policy;' but have, I believe, set before him a practical demonstration of the truth of that proverb, and in a light so strong that he cannot fail to perceive and be guided by it. He is intelligent and ambitious, willing to work his way honorably through life, but misfortune seems to have beset him, turn whither he would, until he was thoroughly discouraged. Beg, steal, or starve were the alternatives set before him. Pride forbade his resorting to the first, and nature

revolted from submission to the last, so he was driven to try the middle course, but luckily, without success. I have provided a way of escape. Have set him again upon his feet and given him an incentive to try for a better life; and have faith to believe that he will succeed."

"Did he tell you the story of his life?" the magazine contributor asked. "You can, no doubt, appreciate the fact that such a narrative would prove valuable to me, as the basis upon which to found a charming little nouvelette, which might sell to good advantage."

The Rabbi kindly replied. "For your sake, I regret to say that he did not. He began to tell me, but, to spare his feelings, I would listen to no more than was sufficient to give me a fairly clear idea of the character I had to deal with. Beyond that, I would not suffer him to proceed. If you want to reform and save a man, the less you permit him to humiliate himself the better. He cannot forget the extent to which he has carried his confession, nor that you have heard it; and will find it hardly possible afterwards to feel comfortable in your society. Never debase those whom you desire to elevate, by allowing them to reveal to you more of their sins and frailties than is necessary to enable you to shape your own conduct towards them wisely; for the result of doing so must be to make them, ever after, feel ill at ease in your company, and to weaken, if not destroy, your influence for good over them. Nor is it ever wise, on our part, to make confession of

our own faults and weaknesses to our fellows, beyond what is required to let them know that we realize the faults we have been guilty of toward them personally, and are truly sorry for them. To go farther than this shows lack of good judgment and proper self-respect. I can, however, miss, tell you enough about him to answer your purpose admirably, if you have an ordinarily active imagination; and will willingly do so at some future time."

"My dear sir," began the banker, after a few minutes of silence, "life has many and varied experiences: One of the most trustworthy young men ever in my employ would, to-day, be a worthless vagabond, but for similar discreet management. Soon after he began with us, he was sent out to collect notes. One day the note-clerk reported that he had not returned a note for twenty-five dollars, which was checked up against him, and proposed having him arrested and sent to the reformatory. I said, 'No, say nothing to him about it, leave it to me.' Soon after, as the boy was putting on his coat to leave the bank, I called him into the parlor. He colored up immediately, but obeyed.

"'John,' I asked, 'what was the difficulty between you and Mr. R—— to-day? I saw him talking with you angrily on the street.'

"'He was dunning me for some money I owed him, and which I promised to pay last Monday, but could not, because my mother needed it.'

"'And you did pay him out of the bank's money you had collected?' I continued.

"'Yes, sir, he threatened to come here and tell you and have me discharged, if I didn't pay him at once.'

"'And you suffered him to frighten you into a crime? How much did you pay him?'

"'Three dollars, sir.'

"'And you still have the twenty-two dollars of that small note you collected?'

"'Yes, sir.'

"'Here are three dollars more. Go and give the twenty-five to the note clerk. Say nothing to him about it. Just hand him the money and report the collection, and hereafter when you need money badly come and tell me. Never let anybody, nor any circumstances, induce you to use the bank's money. Remember that the bank's money is a trust placed in our hands by our customers, and is sacred against all our wants, be they ever so urgent. Don't forget this lesson.'

"That was years ago, but John never forgot the lesson. Had we proceeded against him, the fellow's life would have been ruined and it would, no doubt, have shortened his mother's days, and sent her sorrowing to her grave, instead of being the happy and useful woman she is to-day."

"If I continue to keep company with you, Mr. Banker, I shall have to change the opinions I have always entertained concerning those engaged in your calling," the wagon maker remarked. "I have been taught to regard you as cold-hearted and utterly destitute of a drop of the milk of human kindness. I am glad to know that there are exceptions to the

rule. It greatly strengthens my faith in mankind."

"I beg pardon for having seemed to prate about my own commendable deeds, but, as it was but a single one, and I risked no more than three dollars, I hope to be forgiven for the boast," the banker playfully rejoined.

"We will forgive you, sir, and would have been all the more ready to do so had there been a score of such instances, with the ventures many times multiplied," was the good-natured reply of the wagon maker.

"How do we know that our friend, the banker, could not relate many other instances of his generosity, involving larger risks?" the magazine contributor asked. "I was told recently of a banker of this city who quietly paid the over-due notes of a merchant without solicitation; and when the latter came to consult with him on the propriety of making an assignment, informed him that the notes had been paid by a party who wished to remain unknown, and that he would not be pressed for payment of them until he was fully prepared."

"That story is true, miss," said the banker, "but I am not the man. In that case, too, although the over-due twelve per cent notes would, in future, draw but seven per cent, the maker was not permitted to give new notes in exchange. And let me add that that act saved the maker of those notes from bankruptcy. That he has since prospered, paid his debts in full, and is to-day in most excellent standing. One thing more: when about to pay the notes, he ten-

dered the full twelve per cent interest; but the friend who had aided him, and still remained unknown, refusing to accept more than seven per cent, he turned the five per cent remainder over to the 'Association for the Benefit of the Poor.'"

"There are hogs, and many of them, in the world," the Rabbi announced, "but all rich men are not hogs. Neither do all who do noble deeds have their generous acts published in the papers. An old gentlemen now living in this city has, for several years, been enabled to enjoy the blessings of life largely through donations from friends, and that without his knowing, in most instances, whence these gifts came. This is what I call true charity. It spares the receiver all sense of humiliation, even when in the presence of his benefactors.

"I have no patience with donors, who make public the facts of having given. They might as well send the objects of their generosity to the poor-house at once, as to proclaim them paupers dependent upon themselves. I could neither give nor receive favors so bestowed. It is unchristian and positively inhuman. Such giving is prompted by the most despicable sort of selfishness and pride."

"What do you think of posthumous benefices? Of those who leave large estates to charitable, educational, or religious institutions?" the doctor inquired.

"Well, there again, it is quite as often pride that furnishes a motive for the gift, as sincere regard for charity, education, or christianity. I have known

of a few such givers whose motives were commendable. There was Mrs. M——, for instance, who gave half of a large fortune to three religious seminaries, but she first provided abundantly for her own relatives and connections; and endowed those institutions under the prescribed condition that the donations were to be devoted, for the first twenty-five years, to educating persons who would pledge themselves to engage in missionary service. She was a zealous advocate of missions, and during her life-time had contributed liberally to that cause, without making the fact conspicuous. In other words, she was the very opposite of one who sought notoriety. Such givers I cannot but esteem, even when I do not approve of the cause to which their gifts are devoted.

"But when a man whose whole life has been spent in money getting; who has taken advantage of every opportunity, which circumstances afforded, to fleece all who came within the range of his power; who has not scrupled to rob even the poor and necessitous; when such a man, I repeat, endows an institution of learning, or charity, or religion, on his death-bed, with the ill-gotten gains of a life-time of extortion and fraud, I cannot join in nor approve of the laudations which press and people foolishly bestow upon him. I can neither forget nor forgive his dishonest and oppressive practices, nor avoid the conclusion that, because the world would have been better off had he never lived, the sooner he and his evil practices are forgotten the better. Have you

ever reflected," the old gentleman continued, "that the popular adulation of such men stimulates many others to follow their example, so far as relates to the reprehensible money-getting habits; while few, indeed, are the number who are willing to carry their imitations to the extent of the only possibly commendable conduct of their exemplars, even at the close of their own lives? Love for children and other relatives predominate with most men. Hence, the praise bestowed upon men of that class, exerts a pernicious inflence on society."

"I agree with you fully, my friend," the grocer declared. "I visited, not long since, an Eastern city, in which there is an educational institution which owes its origin to one of these death-bed bequests. My father, who was one of the donor's victims, told me that the latter made his fortune chiefly by lending money on chattel mortgages and short time notes. That it was no uncommon thing for him to demand as high as five per cent interest per month, after he once got the debtor fairly in his power. That hundreds of young men struggled on for months, and even years, under his oppressive exactions, and were finally forced to surrender all they had and begin anew, heart-broken and without hope.

"Finding, at length, that he was paying more of his profits to this man, than he was using for himself and family; that he was really working for him, and at ruinous wages; my father closed out his business, paid the debt, and began again with the meagre sum he saved from the wreck. As I gazed upon that

stately pile, I almost imagined that I could see the tears and hear the groans of those from whom the much lauded donor had wrung the wealth employed in its construction. In ancient times, if we may credit history, robbers seized the wealth of the rich at the peril of their own lives, and divided it with the very poor. In our day, they rob the poor legally, keeping themselves secure against harm, and confer the unhallowed wealth finally upon those comparatively well off; for it is, really, only the children of such as are in, at least, tolerably comfortable circumstances, who can afford to enjoy the benefits of these institutions."

"I fear that you are right," said the banker, "and that you fail to present the case even as strongly as it deserves. I think if I had a fortune to devote to educational purposes, I would either divide it up among existing colleges, many of which need help, or give it to the school fund of the state, to aid in promoting popular education. The class of institutions to which you have alluded are seldom capable of serving their purpose, so well as those under control of the state. I am, indeed, in favor of having no other schools than those controlled by the state, and such as belong to religious denominations, but are open to the supervision of the state's school officers; and I would have all of these of the very highest order of excellence."

"Let us shake hands, Mr. Banker, I am with you heart and soul in those sentiments!" was the enthusiastic exclamation of the dry goods merchant. "And

let all the 'fads,' that wise and experienced educators approve of, be introduced into all of the schools. The state government owes it to the people to secure the highest practicable degree of education to every child in the country, for the reason that the better their education the more useful citizens will they become.

"If, however, the teaching of the great majority is to be limited to 'Reading, 'Riting and 'Rithmetic'; if the latter are to be shut off from all knowledge of drawing and modeling, the natural sciences, ethics, composition and rhetoric, æsthetics, algebra and geometry, physical training, or from any other study that can become useful in adult life. In other words, if these are not to be taught to observe and think, each for itself, and to be given the fullest possible opportunity for the cultivation of the abilities, with which nature has respectively endowed them, then I am almost ready to say, that I am opposed to the whole system of what is known as popular education—of instruction of the young by the state."

"I hope you will not say so," the legal student pleaded, "for I should dislike to have to count you an extremist."

"I am not an extremist, nor am I a crank," the merchant rejoined; "but I believe that education, and that only, can fit one for successfully waging the battle of life; and I interpret education to mean the development of all the intellectual faculties, to their fullest practicable degree. I may say that I know, that the least educated members of a community are

invariably at a disadvantage in competing for their share of life's blessings. Now, does not the state naturally owe like obligations to all its people? If so, should it not provide, as far as lies in its power, like facilities for all classes and degrees. If the children of the poor are condemned to remain hewers of of wood and drawers of water all the days of their lives, and throughout all their generations, as were the Gibeonites of old, why lift them up in their childhood to the top of their pit of ignorance, that they may catch a glimpse of the good things they are never to enjoy, and then fling them back into the darkness of ignorance, to be the victims of the sharp practices of their more fortunate brethren? Afford them, at least, facilities for climbing to the uppermost heights, and if they then fail to attain them, the fault will not be that of the state."

"You have become so much in earnest, in discussing this question, that I almost fear to ask your opinion concerning what I have supposed to be a subject involved in or nearly related to it," the magazine writer remarked.

"Do you fear to start me on another long-winded and perhaps tedious harangue? Well, ask your question and I will promise to control myself," the merchant returned.

"My question is: have not parents the right to direct and control the education of their children?" the magazine contributor observed.

"And my answer," the merchant responded, "is an emphatic, no!"

"There I shall have to take issue with you," the law student interposed. "The law recognizes the child as subject to the parent and entitled to the parent's guardianship during its minority; and holds the latter responsible for its maintenance and conduct. Hence his right to control its education and employment must be admitted."

"To a certain extent, yes! But his control must be subordinate to that of the state; and, if the state has made provision for its education, both child and parent are in duty bound to submit to its decrees," the merchant urged.

"Where the state takes up the task of training its youth, the parent's authority over them, in that direction, is simply superseded. It assumes this task because of its ability to perform it better," the banker suggested.

"That is, no doubt, the proper view to take," the assistant editor remarked; "but I confess that I cannot reconcile that course with my ideas of right. Such interference, on the part of the government, with private rights is utterly repugnant to all my preconceived notions of the proper relations between sovereign and subject. It is carrying authority too far—trespassing too decidedly upon private rights—and will be likely to arouse opposition."

"My impression, exactly," the magazine contributor observed. "Indeed, it seems like an inexcusable and tyrannical use of power, for the government to enter within the province of the family circle, to say where, and how, and what the children shall be taught. It's a horrid usurpation!"

"That it has that appearance," the doctor observed, "cannot be denied, and when the policy was first brought to my notice, I must confess that I was shocked by the announcement. But, if we stop a moment to think, we find that it is just what the government has done for many years, and is still doing; and instead of being horrible, oppressive and stimulating to revolt, it has proved one of our greatest public blessings. Who of us would favor the abolition of our public school system? None of this company, I am sure."

"I am not in the habit of giving expression to my views in the presence of strangers," said a young lady who had attended all the meetings, but had hitherto taken no part in the discussions, "but this matter of schools is one in which I have such deep interest, that I would be glad to tell my experience, if I am not intruding."

"So far from intruding, miss, we shall be glad to listen to what you have to say. This is a 'free for all' arena, you know," the Rabbi responded.

"You are very kind, I am sure; more so, I'm afraid, than I shall seem to deserve," the young lady proceeded. "Ten years ago I had the misfortune to lose my father, and, on the settlement of his estate, it was found that he had left barely enough for the support of my mother, younger brother and myself, with the exercise of the strictest economy. My father was, for some reason, opposed to public schools, and had sent us children to a private school, famed for being the best in the city. His intention

was that I should, on the completion of my studies there, go to another more advanced private institution, and finish at Vassar college. He wished me to have a thorough education.

"I finished my course at the first mentioned school, soon after his death, and, as his intentions could not be carried out, applied for admission to the public high school. Although I was older than most of the girls in the lowest grade of the high school, and had attended school nearly a year and a half longer, I was not admitted, and had to spend a year in a grammar school, before I was able to pass the examination. I then took the four years' course in the city high school, and afterwards attended the state university two years. My being shut out of the high school, on first applying, led me to endeavor to find out whether the public schools are, truly, better than the private school I attended, and, if so, why? I am convinced that they are very much better, and that this is because they are carefully supervised by the superintendent and his assistants.

"There is, perhaps, another reason. In private schools the children are mostly those of wealthy parents. They feel in no hurry to advance, knowing that they will be permitted to continue in school, as long as it may be necessary for them to master the studies their parents wish them to perfect themselves in. Many of the older public school scholars, on the other hand, know that their school days must be limited, and because they desire to obtain the greatest possible advantage, they work harder and accom-

plish more. The example of these stimulates all the others, for none wish to be left very far behind, and the result is that the public schools necessarily become the best. I am now able to support myself and help my mother; and I believe I owe it, for the most part, to the public schools."

"We don't ask merely to gratify curiosity, but with a view to giving you a designation, as none of us are permitted to call names in these meetings; what is your employment?" the Rabbi inquired.

"I am a phonographer and type-writer," was the answer.

"I am very glad that my friend, the type-writer, summoned up courage to speak," said another young lady who had hitherto played the part of a wall-flower, in being seen but not heard in our gatherings. "It makes me bold 'to say my say.' I am a school-teacher. I noticed that the editorial gentleman used the phrase 'sovereign and subject' a short time ago, when alluding to the subject of governmental, as opposed to parental authority, in reference to the education of children. I don't suppose that the circle will value my opinion very highly, but I believe we have neither 'subject' nor 'sovereign' in this country. I try to impress it upon the minds of my scholars that they shall distinguish the government and the people as the 'common-wealth' and 'citizens'; and remember that sovereignty is vested only in the latter, when they are spoken of collectively: while officers of the government are simply their servants, chosen to execute their will, as enunciated by their

representatives in the various legislative bodies. I can't think the use of the phrase 'sovereign and subject' is appropriate in this republic; it belongs more properly to autocratic Russia.

"I would like to speak about 'parental direction of education' and the introduction of 'fads' into public schools. My experience may serve to interest you. But it is growing late and Mrs. Russell is shaking her head at me, to intimate that I have said enough, so I will leave those topics for another evening."

"We would gladly listen to you now, but I suppose Mrs. Russell must be obeyed! As she has power to enforce her command—we must humbly submit. Therefore, madam," he added, addressing the landlady, "we are at your service."

"That's as it should be," was the madam's answer. "Now all follow me," and she led the way into the dining room.

CHAPTER V.

NEWSPAPER ERRORS—FADS IN SCHOOLS—THE RABBI'S STORY.

On assembling this evening, the members of the circle found the Rabbi in his easy chair, listening to the music of the piano. The music teacher, another of our silent members, played at his request a number of old fashioned Scotch and Irish melodies, and was just concluding her concert with "Hail Columbia;" when the last of our members made his appearance.

"Go on! miss, go on; please! give us something more!" the doctor pleaded.

We all joined in this request and the lady treated us to several choice classic selections, ending with "Yankee Doodle," to the infinite delight of the company who applauded enthusiastically. On quiet being restored, the third assistant editor opened the conversation by calling attention to the *amende* made by the morning paper of the previous day, which he read as follows:

"An Apology.—It was with sincere regret that we were made aware of a grievous wrong perpetrated in yesterday morning's paper, by one of our city editors. We speak of the account of the arrest of Mr.———, on the charge of an assault with a dangerous weapon, on the person of a young man named

Charles Denham. The entire statement, as published, seems to have been erratic, except that both Mr.—— and the young man were arrested. The latter, it appears, attempted to rob the old gentleman, but did not succeed. His intended victim seized him by the throat and held him till the police came to his assistance. The officers, not understanding what the difficulty was, captured both parties. The police judge, on hearing the case next morning, discharged Mr.—— and reprimanded the officers severely for their conduct towards him. Denham was fined beyond his ability to pay, and in default was committed to the work-house for ninety days.'

"What do you think of that for a correction?" the third assistant asked. "The man who gave the name of Denham is a well known, petty thief, who was caught robbing the till in a meat market, and was sent up for thirty days. Newspaper reports are reliable, you perceive!"

The Rabbi said: "For my part, I am glad they did not get it nearer right, for their error will relieve my young protegé from suspicion!"

"I am too accustomed to newspaper blunders to be astonished at any absurdity they perpetrate," was remarked by the doctor.

"Why are they not more careful and correct?" the magazine contributor inquired of the editor.

"Because everything has to be done in a hurry," the latter explained. "The reporter is always in a condition of nervous excitement, lest he miss something. Get 'scooped,' as we call it. He hasn't time

to investigate. A new man on the force is sure to make errors. Some of them again, regard it as fun to *sell* each other, and new men are most apt to be thus imposed upon. But let us hear what our school teacher has to say about the right of parents to shape the education of their children."

"Yes, I am, also, deeply interested in hearing her explanations about that matter," the banker added.

"I fear that my explanation may not be satisfactory to you, for the reason that it is hardly possible for any one who has not taught school, to appreciate the diversity of opinion that prevails among parents as to what and how their children should be taught. To illustrate my meaning, I shall submit several notes sent me by parents from time to time. Here is one:

MISS B——N: I wish you would learn Frankie to read. He tells me that you have no reading books in school, and that you never hear him a reading lesson. I think it nonsense to try and learn him botany till he knows how to read. Respectfully, M. S. R.

"Now, that boy and his classmates have their reading lessons regularly twice a day, but instead of reading selections which taught them nothing, such as were contained in the old fashioned readers, they had short lessons on plant growth, animals, fishes, etc. The idea is to give them something they can understand. This interests and induces them to learn, whereas the old fashioned selections had little that was either attractive or educational about them. Here is another bearing the same date:

MISS TEACHER: John informs me that you don't let him cipher. He hasn't got through addition yet. I wish you'd let him put in all his time at figures, instead of putting in so much about snails, bugs and vegetables. Yours truly,

J. S——.

"I wrote, inviting this parent to visit the school, and was surprised and gratified to have him reply in person. When John's class was called for number work, I requested him to ask them such questions as would arise in buying a bill of goods. He did so, restricting his inquiries to a single article of each of a number of classes, and was surprised to see John sum up the amounts and answer without hesitation. I then put ten questions, involving a number of articles of each class, as, for instance, 4 lbs. coffee at 36 cts. per lb.; 9 lbs. sugar at 8 cts. per lb.; 3 brooms at 22 cts. each, etc. These were called off orally, put on the board by John, and the sums added correctly. Departing slightly from my usual routine, I next had the class read—the lesson was about cereals. Then I explained to the father all about the so-called 'fads' that time would permit. He went away delighted with the school and with the progress his son had made; remarking as he left me: 'Well, this *is* education, and no mistake.'

"I will not occupy your time with more of the letters received from parents. You see I have a good many. You may look them over, if you like, and I think you will then agree with me, that it would be impracticable for parents to direct the education of their own children. Nearly every child would require

an especial teacher, if such plan should be followed. The proper course is to provide and furnish good school buildings, supply competent superintendents, principals and teachers, and leave the conduct of the schools to their management.

"Teaching (pedagogy) is a science, as much so as medicine or law, and requires to be studied and practiced. If those who criticise our schools unfavorably will only visit them, and learn what is being done, they would soon perceive that the only unreasonable 'fad' about the system is the habit, that those who know nothing about it have formed, of carping and fault-finding. They love to 'roast' the officers and teachers, without stopping to reflect that the new system imposes upon these more than twice the labor required by the former plan. They are now under the necessity of drawing continually upon their own resources; whereas, under the old system, they had text-books to resort to; and it was no uncommon thing for them to sit at their desks and read and write, while the children dawdled over their books for half an hour or more at a time.

"Discipline, (which simply meant keeping the school quiet,) and listening to recitations was about all the teachers had to do. Now, all of their time is occupied in teaching—in imparting to the scholars what they themselves have learned—and this they must do intelligently, in order that every child may receive it understandingly. Earnest, conscientious teachers spend several hours after school daily, preparing for the work of the following day. They have

no time to do this during school sessions, for the scholars must then have their entire attention. Their reward consists in the satisfaction derived from seeing the children improve much more rapidly, and in hearing the system and themselves abused by those who do not know and will not try to learn what it is that they criticise so unjustly. For a concise definition of the difference between the two systems, it may be said that under the old the teacher told the scholars to study, under the new the teacher educates them."

"We have listened to you, miss, with a great deal of pleasure, I am sure. You have given us an excellent reason why parents should not be allowed to meddle with the management of the schools, but you have not yet told us about the 'fads,' so called. What are they, and what is the purpose they serve?" the Rabbi asked, when he noticed that she was disposed to remain silent.

"If the Rabbi will pardon the interruption, I would like, while we are on this branch of the subject, to have the young lady explain the meaning and circumstances of this letter," the banker remarked, handing to the teacher one of the letters he had selected from the pile.

As she received the missive, the young lady betrayed no little embarrassment, remarking: "I ought not to have shown this, and must beg that you will not mention the name even here. You will all understand why, when I have read the note:

Ma'am—I want you to no that my Arthur's as good as any boy in your skule, or as you eether, and I want to no wy you didn't pass him on with the others? He noes as much as the Jenkins boy, or any others of the lot. If you don't pass him at once, I'll go the the soopurintendent and hav you discharged. His pop is a gentleman of inflooenc.

———————.

"This note means that the mother of a spoiled boy, who will neither behave himself nor study, was very angry because I did not promote her son with his class into the next grade above mine. If she had known how sorry I was that I could not do so, and get rid of the child, she need not have written that letter. If I had recommended him for promotion, he would have been sent back and I would have received a deserved reprimand."

"I know that lady and her boy," the banker resumed. "She is uneducated and without refinement, but a shrewd business woman. The boy is her only child and so utterly spoiled that his parents can do nothing with him. He is what I call an incorrigible young whelp. The lad is no longer in your school," he added.

"No, sir," was replied. "Both his mother and father went to the superintendent and complained, but he could give them no satisfaction. Then they took the boy from our school and sent him to a private establishment, and I am informed that he was since dismissed from that."

"Yes, the reform school is the only institution of learning suitable for a youth of his attainments," the banker remarked.

"Now, sir, I shall try to answer your question," the teacher resumed, turning to the Rabbi. "What are meant by 'fads' depends upon numerous circumstances. They differ with different people. I suppose that clay modelling; working in sand; cutting paper patterns; drawing; water-color painting; object lessons about plants, animals, insects, rocks, etc., everything, in short, which is or may be used to teach children to observe intelligently what they see, and ascertain its properties and uses; also calisthenics, delsartian movements, singing, etc., may be included in the catalogue. Some people include everything except spelling, reading, writing, and arithmetic. Such are the 'fads' as I understand the term."

"I believe you have named them all, miss," said the dry goods merchant.

"The *et cetera* will fill *out* the list," the law student observed.

"But all of these are not taught in the schools regularly, if I understand you? queried the Rabbi.

"No, sir," was replied. "You remember that I said the scholars are not sent to their seats and told to study, but are taught by the teacher. Well, I have two classes in my room, and while I am engaged with one the other is occupied with some kind of busy work. It may be writing; drawing; cutting paper into a series of geometrical figures, or into shapes of animals, birds, or reptiles; painting; modelling; making contour maps, or some other pursuit believed to be both interesting and instructive. They are not permitted to be idle, as was the case when they were sent to their seats to study text-books.

"Calisthenics, delsarte movements, and singing are resorted to for resting spells, and for keeping the physical system in good condition. In other words, for developing their muscles. For the same purpose that college boys play ball and row skiffs. Young children need athletic exercises much more than grown men and women, and should be trained in them wisely. If you will excuse me now, I will bring some of the drawings, modellings, and essay writing that my scholars have done, and explain the other 'fads'—the beasts, birds, plants, and rocks,—at a future meeting."

The third assistant, law student, banker and wagon maker were all desirous of catechising the teacher at greater length, but the Rabbi thought she ought to be excused, and thanked her courteously for the entertainment she had given the circle.

"I must confess," he continued, "that I have been profoundly interested in what the young lady has told us, and am greatly obliged to her for what I have learned about the new method of teaching. Her discourse simply delighted me."

Several others expressed their high appreciation of her remarks, until their praises brought blushes to her cheeks. Hers was a longer harangue than any of the circlers had indulged in, but it was attentively listened to from beginning to end. The Rabbi then observed:

"This is the evening, I believe, for our friend's, the book-keeper's, paper on the tariff, and now we will listen to him. I warn him in advance, however, that

he will hardly be able to command as close attention as the school teacher has received."

"I could not expect to do so, if I had my paper ready," the book-keeper responded. "I have been kept very busy for several days, and was unable to devote my time to the production of the argument I proposed, hence, I am now under the necessity of praying for an extension."

"For how long—thirty, sixty or ninety days?" the banker asked.

"Not quite so long as the shortest interval you have named," was replied.

"I move that we make it *ad libitum*," the law student proposed.

"No Latin, Greek or foreign languages allowed on the premises," the wagon maker interrupted.

"I'll have it ready next week, and you may call for it at your pleasure," the book-keeper announced.

His proposition being agreed to, the Rabbi resumed the conversation by remarking: "At the risk of becoming tedious, I will venture to return to the educational theme, and tell an incident in my own experience, unless objection is made."

No one objected, of course. The circlers were all too well-bred for that, and the Rabbi kept on: "My first school experience was under the tuition of one Mrs. Brownell, a good old lady, who was about as fit to swing a scythe and cradle in the harvest field as for teaching school. She kept me three whole days learning the alphabet and 'a-b, abs,' in the primer, although I had read the 'New Testament'

and the 'Introduction to the English Reader' through, previous to my admission into her academy, having been taught by my mother. It was *fun*, however, to attend her school, for we could take advantage of her naps of sleep to go in and out when we pleased, without fear of detection, so I made no complaint.

"This did not last long, however. One morning the scholars assembled in front of her humble dwelling, to find the door fastened and the school mistress apparently absent. Some of the boldest of our number determined to enter the house burglariously, and ascertain the reason for this inhospitable treatment. We knew that our tuition was paid for and wanted the worth of our money. We gained entrance readily, through the kitchen, and not finding the old lady in the school room, which was likewise, her living-room, we ventured to peep into her bedroom. There she was lying abed, apparently fast asleep. In the thoughtlessness of mischievous childhood, we seized upon her school bell and rang it violently. She slept on, undisturbed by the clamor.

"We next used our voices, calling her by name and urging her to get up, but she continued to sleep. Then two of the girls approached the bed and shook her, but she refused to wake. They reported that her hands and face were cold. I doubt if any of us had ever before seen a dead person, but we knew that she was dead; that her next awaking would be in the world beyond the dark river; and reverently covering her face and arms with the bed-clothes, we

silently left the house. Grouped in front of it, we all mourned her loss sincerely with tear-dimmed eyes. Told how good she was—(we had not previously known that she was good)—and recounted all her virtues, without hinting at her faults. Is the injunction 'speak no evil of the dead' intuitive? I don't believe any of us had ever heard it, yet we obeyed it.

"The news was soon scattered, and the neighbors gathered and paid the last sad attentions to the corpse. In the pocket of her dress was an unsealed letter, written weeks before in anticipation of what had happened. It disclosed the hiding-place of a box containing several thousand dollars, and directed that after payment of the few debts she owed, and the expenses of her burial, the residue should be given to her son, on his return from sea.

"There was another school about two miles distant, taught by Wm. Appleton Jackson. I remember these names, because the boys who attended the latter school called our teacher 'Brown Ale,' and their own 'Apple Jack.' This is a demonstration of the value of mnemotechny. They would halloo to us little ones: 'Apple Jack is better than Brown Ale,' for the sake of hearing our defiant replies. After a long holiday spell, extending through several months, an Irish tramp was next employed to teach us little fellows. His school-room was in the residence where he boarded. Remember this was three-score years ago, when public schools were unknown. He is the teacher I intended to tell you about, but the reminiscence of Mrs. Brownell's institution ran away with my wits.

"Our Irish teacher, whom I will call Mr. O'Connor for convenience, is the one to whom I owe my education. He used text-books, it is true, but relied far more upon the oral instruction he imparted. Walking out with us, he would call our attention to the peculiarities of the different plants and trees we met with; of the birds and animals we saw, and of the rocks and stones. Anything that came to hand was utilized by him to teach us how to learn by observation. He taught us to think; not to be satisfied with merely ascertaining a fact, but to inquire into the reason of its being; impressing upon us the necessity of discovering the causes which produced results, if we would fully understand what we studied.

"It was the same with our arithmetic and algebraic work, as with material subjects, such as we observed in our walks. We must be able to tell why results were obtained, quite as readily as how. When I became a young man, I taught school for a short time, and was credited with advancing my scholars very rapidly. I confess that I did not then know the reason, because I was ignorant of methods pursued by other teachers; but I soon found this out through my success with an exceedingly dull-minded boy. His father sent him to school, but told me that he could not learn and it was not worth my while to waste time upon him. Soon after he entered school, I asked him to pick up from the floor what I supposed to be a head of bearded wheat. On picking it up he said: 'This isn't wheat, sir; its rye.' It was

rye; and I thought to myself, my lad, if you have discovered the difference between wheat and rye, you must be able to recognize that between A and B, and I applied myself to teaching him how to learn. And he did learn. Just as soon as he was taught how to learn, his ability to acquire knowledge nearly equaled that of some of his associates.

"Since I have taken time to investigate this new system, as it is termed, I find it neither more nor less than Mr. O'Connor's method, somewhat amplified. He taught us to draw and paint, make contour maps, and to whittle geometrical blocks. The difference between it, and the method now passing out of use, is simply that between Professor O'Connor's and Mrs. Brownell's systems. I say Professor O'Connor, for the Irish tramp of sixty years ago was a graduate of Dublin University, and for many years since I first knew him has filled a professor's chair in one of our most popular universities. Well, I have had my say, and thank you for your attention to what has, I hope, been more interesting than instructive."

"It is we who are under obligations, friend Rabbi," said the iron manufacturer. "Your reminiscence is both interesting and instructive."

"I join in that commendation most heartily," was the doctor's verdict.

"I think we all do," the law student declared, "and I move a vote of thanks to our aged friend."

"I second that motion," the landlady remarked as she passed hurriedly into the dining room.

"In spite of the Rabbi's remonstrance, the motion

was put to vote, by the third assistant, who acted as secretary, and carried unanimously.

"Sixty years ago, is long since. I can't remember that far back," said the sister of the landlady. "Fifty-two is the utmost limit of my recollection and that is a great while."

"Fifty-two years did you say!" exclaimed the landlady, who re-entered in time to catch this latter observation. "What do you mean by publishing your age in that way. Don't you see that you are giving me away, too? They know that we are sisters. But gentlemen and ladies, that doesn't signify. She is the eldest and I am the youngest— the baby— of the family of four."

"Yes, of four including our parents," was retorted. "We have grown old, Ellen, and cannot conceal it if we should try."

"Never mind! when Walter returns, I'll tell him how you behave in his absence," the landlady threatened, shaking her finger at her sister.

"You two elderly ladies would lead one to suspect that you wish to be considered in the matrimonial market for a second venture," the doctor observed.

"Hardly for a second venture, doctor, so long as our good men are both alive and well, which we hope will continue to be the case for a good many years yet," the landlady replied.

"Well, there seems to be no more business before the circle this evening? "said the Rabbi inquiringly.

"It is too late to enter upon a new topic," the banker remarked, "and I suggest that our fair young

friend, the pianist, entertain us with a few more selections from her *repertoire*. She has a good supply, no doubt."

This request being unanimously seconded, the young lady complied and continued her concert until the opening of the dining room doors was accepted as the signal for adjournment.

CHAPTER VI.

THE TARIFF AGAIN—MISSION OF MACHINERY—THE LABOR PROBLEM.

At the request of the Rabbi, who now declared it to be the most appropriate method of opening and closing our meetings, the pianist entertained the circle with several choice musical selections, and was duly applauded. This was followed by reading the minutes of the previous meeting, which had already become a custom. It was observed, while these exercises were in progress, that the book-keeper had provided himself with a glass of water, and was growing slightly fidgety, which was accepted as a sign that his tariff paper was ready, and he was anxious to submit it, and the grocer accordingly called for its reading. The call was promptly responded to.

"I am fearful, ladies and gentlemen," he began, "that my production will fall short of the high grade of excellence which you anticipate, but, such as it is, I willingly submit it to your consideration. One thing I will claim for it: I have endeavored to avoid the usual arguments upon this topic, to which you have, no doubt, listened times without number, and to give you my own course of reasoning. I do not claim that my arguments are wholly original, for the

subject has been too frequently discussed to admit of entire originality in its treatment at this late day.

"Let us imagine that we are the settlers of a new country, remote from any other civilized community, and have organized for ourselves an independent government. You will agree that we would necessarily, at the beginning of our career, be dependent upon other nations for whatever we needed in the shape of manufactured articles. No matter how rich our country might be in timber, ores, fabrics for cloth, etc., until we were possessed of tools and machinery for their manufacture we could not make them available. You will hardly deny, either, that the cupidity of those to whom we applied for the commodities required, would tempt them to extort the utmost prices they believed us capable of paying. This could only be prevented by competition between those of different nationalities, from whom we purchased; and the probabilities are always favorable to the presumption, that the most powerful of those nations would be ambitious to take us under its protection, in order to secure our trade to its own citizens; as is the case with the Pacific islanders and Peruvians.

"In such contingency, you will agree that it would become our duty to establish manufactories for ourselves. It must not be forgotten, however, that, with the crude conditions existing in an undeveloped and sparsely settled country, the ability to manufacture is far less than in those fully developed and

densely populated. In the former, the supply of labor, for instance, is inadequate to the demand; while in the latter it is largely in excess. Hence it follows, that, in our new country, it must cost much more to produce these manufactured supplies, than in other regions; and that the manufacturers of the latter could undersell us, and render our factories not only profitless, but ruinous. Is not this true? If so, then our only remedy would consist in imposing upon foreign imports duties sufficiently great to establish a parity between prices of the foreign and domestic industrial productions.

"True, this is using the power of the government to support the home manufactories; but as all the people of the country are alike interested in maintaining the independence of their government, that the injustice of this measure is but fancied becomes obvious. Were there no tariff, a major proportion of the excess of price, claimed to accrue to the home manufacturer, under its operation, would be paid to the foreign manufacturer; and, as deficiencies in the revenue for the support of our government would have to be made up by taxation, consumers could reap no pecuniary advantage from an abrogation of the protective duties. In other words, it is obvious that the power of the infant country, to maintain the integrity of its institutions, would be seriously diminished, without any material benefit resulting to its people. It cannot be denied, that the tariff favors home manufacturers. In fact, that is its purpose. It enables them to compete with the foreigners;—but

that it is a hardship to other classes I deny. Were there no tariff, these would soon be at the mercy of foreign manufacturers and importers, and would suffer by the change.

"I have taken an extreme case for my illustration, in supposing an absolutely new country. But the same truths apply, though to less extent, perhaps, between the United States and the countries of Europe. The latter are fully developed and compactly peopled, the former only partially developed and far less densely settled, having, indeed, extensive areas wholly uninhabited. For that reason my illustration is applicable. The conditions respecting the supply of labor are, as I have stated, an over-supply on the one hand and a comparative scarcity on the other. The foreign manufacturer can get his work done very much cheaper, than it is possible for the domestic producer to hire help; and, for that reason, can sell at prices which, to the latter, would be disastrous, even with our country in its present state of advancement. This inability to compete with the industries of the old world, will continue until the conditions of the two regions, as to population and development, closely approximate, which can scarcely occur for many years to come, and to abolish the protective feature of the tariff, so much in advance of its occurrence, would prove extremely ill-advised.

"I have not touched upon the argument most commonly urged by protectionists, namely: That a tariff benefits especially the working people, engaged

in the protected industries, because I do not deem it sound. It is inconsistent, too, with the idea I have advanced, that inadequacy of labor is an existing condition in this country. The purpose of its employment by politicians has invariably been purely for the advancement of partisan interests. If it is true, that the supply of labor in this land does not equal the demand, which I am very sure is the case, although we hear so much about the multitudes who suffer by reason of enforced idleness, the working force can always find employment at good wages, in some of the various fields. No workman is compelled to put in his time in the factories.

"I am in favor of protection, because I believe it necessary to sustain our factories. Capitalists will not knowingly invest in profitless enterprises. They must be offered something that promises to pay well: and, in order to induce them to employ their wealth in manufacturing, we must insure them the field of their own country, at least, against all chances of successful competition from abroad.

"Look at our western cities, how they all are striving to secure the location of factories within their borders. Generous donations of lands and money are freely offered as inducements, and pledges given to exempt them from taxation for long terms of years. Why is this? Is it not because the presence of these establishments is believed to conduce to the general welfare of the city—to the prosperity of all the citizens? Certainly it is. They tend to increase the population, augment prices of realty, add

to the influence of the city on the trade of the surrounding country; make it independent, in short, of other more distant cities, and of other manufacturing points. If this is their effect upon cities, and their restricted areas of dependent country, why will they not exert similar influence upon the entire country? And, if they are worth to the cities the bonuses and immunities which these extend to them, why are they not worth to the nation the insignificant tax, which a protective tariff imposes for their support? I believe that they are; that we cannot be an independent, free and prosperous nation, without having manufactories of all the needful varieties of commodities, and that we cannot have these unless we assure them of unfailing support. Hence, I am an advocate of a protective tariff."

The reading commanded close attention, and, on the conclusion of the paper, the company gave expression to their approbation of the writer's work. The legal student proposed, that the typewriter be requested to make several copies of the document, for the use of the circle.

"The arguments are not all new to me," he added, "but they come in novel shapes; and I should like to study them before attempting to controvert them."

"I look upon that as a sensible suggestion," the banker interposed. "Notwithstanding my presumption, expressed a few evenings ago, that we could all fall to and easily tear our friend's argument to pieces, I believe I would prefer to read the paper carefully. It will cost about six dollars, I take it, to

have twelve copies made; and we will look to the secretary to procure the work nicely executed, and make an assessment to pay for it."

"Is it understood that the discussion of the tariff is to await the receipt of copies of this paper?" the third assistant asked.

"That will be presumed," the Rabbi answered, "unless objection is made."

"No objection being made to that proposition, I will now take the liberty," said the wagon maker, "to say something more about the labor-saving machinery question. The Rabbi's computation of the number of men thrown out of employment by the use of harvesting machines, which astonished me at the time, has led me since to study the subject, in its relation to other occupations. My father was, like myself, a wagon maker. In his time spokes were made by hand, with drawing-knife and spoke-shave; hubs were mortised and felloes sawed out and finished by hand. So, too, with axle-trees and all other parts of the wood-work, together with all of the iron-work about a wagon. Now, nearly everything is worked out of the rough by machinery, and we have little else to do but fit the parts together, and finish with file and sand-paper. I don't know exactly how much time is saved by the new processes, but it can scarcely be less than three-fifths, taking the entire work into consideration.

"This indicates that two men can now do the work of five, working the same number of hours. About 10,000 workmen are engaged in the wheel-

wright shops of this country; and, if my calculation is right, they do the work which formerly required fully 25,000 men. This shows that labor-saving machinery has displaced the employment of 15,000 persons, in this branch of industry. If the proportion holds good in other mechanical occupations, and it no doubt does, fully one and a half million of working people in the trades—three-fifths of the entire number—have been rendered unnecessary by machinery introduced within less than a half a century! This is in addition to the numbers superseded in agricultural, mining, transportation and other lines. Fifty years ago the working day averaged twelve hours in most of the trades, and to hold the proper proportion now, allowing that one-third of those thrown out of work have found employment in new branches of industry, the day should be reduced to about seven and one-quarter hours. That is to say, the same number of men required to do the work now necessary for the wants of the community, without labor-saving machinery, working twelve hours per day, could easily do it, with the help of machinery, by working seven hours and fifteen minutes per day.

"I have not sought to make my calculations very close, but preferred to err on the side of the question opposite to that which I have espoused. In my opinion, scarcely more than five hours daily would be really needed. I do not regard this, as so many working people seem to, as a misfortune. Occupation is, certainly, both a physical and moral necessity, but it need not be pushed to the extreme of hard

work. If the work of the world—that required to produce enough for the ample supply of our wants—can be accomplished by two-thirds, say, of its adult people working five hours daily, why should one-third be required to labor ten or more hours, and another third, who want employment, be compelled to live in enforced idleness? I have supposed that one-third of the whole number have means enough to enable them to live without labor. Why not let the necessitous two-thirds all work five hours a day, or say four days in the week?"

"One very strong objection to your proposition is, that they would spend their idle time in drinking and debauchery, and in the end be worse off than if they worked every day and all day long," the law student replied.

"I do not think that follows," the iron manufacturer interrupted. "At least my observation does not justify that conclusion."

"Nor does mine," the doctor added.

"Why, what is the case now? Do not the working men, when they have intervals of leisure, pass most of their time in saloons? A saloon-keeper of this city told me that fully four-fifths of his customers were working men. 'Whenever they get a little time off, they come in here,' he declared, 'and drink as long as their money holds out.' Look, too, at the reports of the police courts. If I am not much mistaken, they prove what I have said," the law student contended.

The landlady's sister here spoke up, for the first

time, saying: "If I have the privilege of participating in the discussion, I believe I can give you some useful information at this juncture. When we were keeping house, I had for washer-woman one who had evidently seen better days. She was very quiet. Not at all disposed to talk about her affairs; but her manners betrayed a considerable degree of education and refinement, and I formed a high opinion of her. Her husband was a journeyman tinner, a good workman, and a really fine-looking, intelligent man. Needing her services on a special occasion, I once went to her house to get her to come over the next day. The husband had eaten his supper and was about leaving. I could see that he had been drinking, and her red and swollen eyes plainly told me that she was just recovering from a crying spell.

"Perceiving that I could not but comprehend the situation, she then told her trouble. Her husband had for years been an industrious and worthy man, and her children were well cared for and growing up happily; when, for no fault of his, her husband was thrown out of work. A few years before that they had bought the house in which they lived, but had not fully paid for it. It was a long time before the husband got even temporary employment again, and the cost of living, interest, and taxes soon used up what money they had accumulated, and forced him to run into debt. The two elder children, a girl of twelve and a boy of ten, were put to work in stores, where, between them, they earned six dollars a week, and the wife went out washing. Of course,

her house was neglected, and there was much about it to discourage her husband, when he came home in the evenings, exhausted and disheartened by vain efforts to find steady employment. Tired out herself, by her severe and poorly paid day's labor, she was unequal to the task of comforting him.

"The result was that he soon drifted into the grog-shop to spend his evenings, and, before he secured steady employment, this practice became a too constant habit. You may condemn him, as foolish and weak-minded, but few men are endowed with sufficient moral courage to endure poverty and humiliation, right along, month after month, and see, at the same time, their families suffering destitution, and continue still to maintain their self-respect. When that man finally obtained steady work, and was again earning enough to spare his wife the necessity of going out washing, and to replace his children in school, he quickly gave the saloon a wide berth, for he found a pleasant home far preferable. Give the working people enough to enable them to live pleasantly in their homes, and you need not fear that any large number of them will patronize saloons. But a poverty-stricken home, robbed by want of all of its attractive features, will drive even a good man to hunt some other resort in which to pass his idle time."

"You are right, madam," the banker responded. "I am not a weak man, but it would require far greater moral courage than I possess, to make me content to live in many of the homes of working-

people that I have visited; and we deceive ourselves greatly, if we suppose that such people have not longings after what is comfortable and beautiful; that they are, or can be, content with the mere satisfying of their necessities. The great problem which should now engage the attention of the world is: how can we lift them to a higher plain in life?"

"I think," the Rabbi rejoined, with more than usual deliberation, "that we are near to the point of solving that problem; that we already possess the means for elevating them, and need but learn how to apply them."

"Tell us what you suppose the means are, Mr. Rabbi," the doctor inquired. "If we know what means to use we may invent some method for applying them."

"Labor-saving machinery is, I believe, the derrick which must be depended upon for lifting them out of the 'Slough of Despond,' in which they are mired," was the answer.

"I thought you told us, at a former meeting, that such machinery was the cause of the prevalent poverty of this age?" the third assistant exclaimed.

"I did," was promptly returned: "and I now say that the poor must look to it for their salvation, in this life, at least."

"On the homeopathic principle that 'like cures like,' I suppose," said the magazine contributor.

"I hope that my assertion does not involve any mystery to the members of the circle," the Rabbi quietly rejoined. "Let us reflect a few moments, and

by your leave, I will explain my meaning, reverting to history for an inapt illustration, that I must use for want of a better. You are no doubt aware that, for many years the barons, who have been compared, much to their discredit, with our modern monopolists, constituted the real power of the kings of England; but in the reign of John, early in the thirteenth century, they proved the cause of his weakness and became his masters. So with the monopolistic capitalists of our day. Labor-saving machinery has been, and is now, for that matter, the source of their strength—the barons which uphold them in their control of legislatures, courts, and executive officers; which have made them, I may say, the controlling power, the ruling sovereigns of our land. They naturally became the owners of these machines, and through the fact that each machine can do the work of many men, thus enabling them to turn fully half of the working force adrift, as our friend, the wagon maker, has shown us, they held that entire force in their strong leashes.

"If those they employ resist their exactions, they have only to discharge them, and call in an equal number of the unemployed, thus re-establishing their dominion. The working people have not been blind to the fact of these conditions, but have so far failed to discover an effective remedy. They have formed unions amongst themselves, and, by contributions and assessments, raised immense sums of money for the maintenance of striking and locked out employes. Already some of the brightest of their mem-

bers are beginning to perceive that their oppressors owe their power largely to the possession of these machines, backed by wealth enough to operate them, and that their own relief from the slavery to which they are reduced may be gained by becoming possessors of the machines themselves, and establishing co-operative shops or factories.

"They are told that such experiments have been tried, many times over, and proved unsuccessful, which is true. But they now understand that the conditions, under which those experiments were made, were wholly different from such as now exist, and more so from such as will obtain in the early future. Hitherto, for one thing, public prejudice against discontented and tumultuous working people has been the rule. Even so late as the Homestead strike, in Pennsylvania, a large majority of our people condemned the strikers. The same was the case with the Buffalo, N. Y., railroad strike. Since those events occurred, people have had more time to think; to ask themselves: What other course was open for those people to pursue? Perhaps we have misjudged them. Was it reasonable to demand that they should either submit to unjust exactions, or betake themselves to new fields and new occupations; abandoning the homes they had built and reducing themselves and families to want? It may be they were right, for their complaints seem not to have been wholly groundless. Such, I say, are the thoughts now flitting through the popular mind, and which are permanently retained by many sensible people.

"The truculent conduct pursued by the courts, in nearly all of these recent cases, too; the desire which the judges have betrayed to rule in favor of wealthy employers, and which they have seemed more anxious to display than to conceal, has been a powerful influence in bringing about a revulsion of public sentiment, being published, as they were, so hard upon the reported utterances of imprudent bravado by those who provoked the strikes. If we critically examine the character of the decisions rendered, we cannot fail to find the judges laboring to make the worse appear the better cause, and to form reasonable grounds to rest excuses upon, for placing all the blame at the door of the uninfluential strikers, while wholly exonerating the wealthy officers of the oppressive corporations. They place their reliance, not upon declarations of the law, but solely upon somebody's else interpretation of its text. In one instance, a judge goes back to the seventeenth century to ascertain what a jurist of that age, when they hung a man for theft, had to say upon a supposed similar question to the one before him. Is it not a reproduction of what our Savior censured: A laying aside of the 'commandments (laws) of God, to hold to the traditions of men?' Precedents are but traditions. The laws are superior to them; and when a judge warps a law from its transparent meaning, to suit a precedent made by a judge acting under influences that he cannot realize, it becomes evident that his prejudices rather than his judgment control his official conduct.

"As I have advanced in life I have, in a great measure, lost confidence in courts; not that there are no wise, brave, and honorable judges, but because there are so many who lack manliness, to the degree that they suffer themselves to be used as mere tools by those who, having wealth or influence, are therefore capable of assisting or injuring them."

"Rabbi," the law student protested, "I think your reflections upon our courts and judges decidedly unwise and unjust. Their official oaths oblige them to give decisions according to law, and they must use precedents, as lights to guide them in interpreting the laws aright. So much for the injustice of your remarks. Their unwisdom consists in their tendency to destroy public confidence in the courts, and render the people restless and lawless."

"In answer to my young friend," the Rabbi replied, "permit me to call his attention to the fact, that I am not the only man who finds fault with our courts, upon exactly the same grounds that I have mentioned; and that, among the fault-finders, are many able lawyers; indeed, several of the most renowned jurists of the world.

"But pardon this lengthy and, I fear, prosy digression. What I meant to say on the question before us is, simply, that under the altered conditions which now exist, or are in progress of formation, the working people will not only become able to own machinery and factories of their own; but, having public sympathy with them, will operate these successfully. If you watch the signs of the times, you

can hardly fail to notice that the greed of monopolistic corporations, trusts, and combines is constantly encroaching upon the so-called higher classes of society. It is no longer the very poor, the laboring people, alone who suffer, but small merchants, professional men and others. Those who hitherto enjoyed comparative immunity, are now made to feel the weight of their heavy hands. The coal combine, for instance, has, for the most part, in the past confined its oppressions to such as bought their fuel supplies by the single ton, as they were needed, during the winter; and favored men who were able to make their year's purchases at one time, in the summer. It has now ceased to be a respecter of persons, and imposes its exorbitant rates upon all who buy.

"The effect of this must be, to win for the entire class of combines the opposition of everybody, and stir all up to the discovery of means for effective resistance. The poor, who win their bread by the use of their muscles, will no longer be solitary in this fight—a pigmy contending with a giant—but his more fortunate neighbors will gladly come to his defense, now that the oppressors make them parties to the unequal quarrel. This is as it should be. It is the opening of an avenue of escape for the working people, which they will be quick to take advantage of. I have long held, that it was not possible for the people of this enlightened age to submit patiently to the tyranny of brutal combinations; but whether the escape would be through the horrible pathway of

internecine wars, such as Mr. Donnelly depicts, somewhat too luridly, in his 'Cæsar's Column,' or by the more sensible resort to the enforcement of the principles of equity, which are the foundations upon which our system of government was originally erected, I feared to conjecture.

"I am aware that the latter method cannot be made available, without difficulty; that we shall have to set aside precedents—sacred in the sight of our judges and lawyers; annul so-called contracts; repeal charters that ought never to have been granted; assert for the government powers so long unused that the right to exercise them will be seriously questioned. That we shall, in short, be compelled to demonstrate that our government represents the people who, in their collective capacity, hold the sovereignty of the country in their keeping; and that it is not merely an instrument for shielding heartless rich men, in their merciless exactions, from the righteous wrath of those whom they have sought to tread in the dust. The fight will be long and bitter, but it must come, and it must end in the triumph of right. Pardon me, I have again allowed my enthusiasm to carry me too far."

"You have not, sir," the banker declared. "Indeed, I cannot but feel that you have been too moderate in your treatment of a subject, which ought to excite us to an unusual degree. One of the members of this coal combine is a depositor in our bank, and I lately got so out of patience with him, that I could hardly refrain from telling him what I thought of

the methods of doing business practiced by himself and his associates. They deserve to be tried by Judge Lynch, if anybody ever did."

"My dear sir," said the legal student, "I should never have suspected you of leaning towards anarchy."

"What is anarchy?" the banker demanded.

"Anarchy? Why, it is permitting our passions to control us, and endeavoring to override the laws," the student replied. "Mob rule is anarchy. Resorting to lynch law is anarchy."

"Then you would have to pronounce all revolutions anarchic tumults," the banker resumed, "if you recognize all so-called legislative enactments as laws."

"Well, are not all such enactments laws?" the student inquired.

"No," the banker responded. "Laws are institutions to regulate the government of the states. 'The appointed rules of a community for the control of its inhabitants,' Webster tells us. Many legislative enactments have but little, if aught, to do with the control of the state; but are framed for special purposes, having but limited ranges of application. If these are not conformable to the principles of justice and equity, their enactment is wrong; is, I may claim, an anarchic act, and they merit neither obedience nor respect. The articles of incorporation of these trusts, for instance, are enactments of this kind. Such combinations are conspiracies against the well-being of the state; the attempted legislation creating them is

a fraud; and, if the government will not destroy them, then the people—the true sovereigns—must; and, for the simple reason, that it is the duty, first, of the constituted governmental authorites, and next, of the sovereigns—the people—to defend the community against all sorts of wrong."

For several minutes, Mrs. Russell had been seeking an opportunity to interrupt the discussion, and, upon the banker's stopping to breathe, she came to the front with the usual invitation to walk into the dining room. The circle, of course, stood adjourned.

CHAPTER VII.

A NEW THEORY.—PATENT LAWS.—MORE ABOUT FADS.

"I picked up something to-day, which is to me altogether new," remarked the iron manufacturer, as soon as the circle was ready for business.

"What was that?" the dry goods merchant questioned.

"I am not prepared to enter into its explanation, at length; but from reading it over hastily, it seems to be a proposition for the abolition of inheritances, with some few necessary exceptions. The writer holds that all male children shall be compelled to enter upon the business of life on the same level, without regard to the circumstances of their parents.

"Why the man must be a lunatic," was the magazine contributor's verdict.

"No, not necessarily a lunatic," the doctor interposed, "but I would pronounce him a superficial theorist. His plan would remove one of the strongest incentives that humanity has for acquiring wealth, through habits of industry and economy, and tend to make men generally spend-thrifts and idlers."

"I shall have to agree with you, doctor, even if I cannot go further, and coincide in opinion with the young lady," the grocer observed.

"Well, let us not condemn theorist nor theory, un-

til we know more about it," the manufacturer urged. "I was not at liberty to bring the magazine with me, but the owner consented to leave it with my type-writer, long enough for her to make a copy of the article, and I shall submit it to you soon in that form."

"The whole world feels that a necessity exists for doing something to relieve the great masses of people, from oppressions under which they now struggle," said the Rabbi. "Not only in this land, but everywhere throughout christendom, the cry comes up from the lower social levels for deliverance. People will not longer remain content with being the servants of those in whom they are unable to perceive any natural superiority. Can it be, they ask, that God has ordained this unjustifiable discrimination in the lots of his children? That those should have in abundance all the sweets of life, and we only what is bitter? Ought we to rest quiet in our poverty, and suffer them to lord it over us? True, such is the advice that sages and divines are prone to give us; but do not these same sages and divines have liberal supplies of milk and honey, and of purple and fine linen?

"Such complainings not only arise incessantly, but ascend to the throne of the Creator. And *He* it is, that puts it into the hearts of theorists to speculate about the means to be used for man's elevation. How many of these theorists there are. Every month, almost, our attention is called to a new theory; to another crank who has ventured to prescribe for the afflictions of the people. As yet, all of

them seem to have been groping in the dark; they have failed to discover a proper and efficient remedy. Still they continue the search, and ever and anon announce, as discoveries, some supposititious curative. Upon maturer investigations, these too often turn out to be old ideas, which have presented themselves to them in new shape. Frequent disappointments discourage and delay them, no doubt, but do not hinder them from resuming the task they have set themselves about, and pursuing the secret they are in quest of on other lines and in other directions.

"Their diligence must ultimately be rewarded. As time passes, changes constantly transpire which let in more light. Old theories about man's relation to God, and his duties towards governing powers, are rapidly becoming obsolete; the authority of priests and divines is incessantly waning, and at every revolution of the earth upon its axis, we are coming nearer to the dawn of a more perfect day. It now appears to me to be much nearer at hand, than I have hitherto dared to hope. The various working men's unions, and international associations, are evidences that their members begin to realize their power. They appreciate their ability to combine, and meet their oppressors with united and determined front. The monopolists rely, as they always have, upon governments to aid them. But what can governmental authorities do, if the people are opposed to them?

"Their terrible engines and implements of war cannot avail them, unless they have soldiers; and who

will be their soldiers in battles where all the soldiers' interests and sympathies must naturally be on the side of those they are ordered to slay? Soldiers are parts and parcels of the common people—the laboring masses—and it does not seem possible that they can be arrayed in deadly combat against their neighbors, friends and brethren, in a quarrel where they must recognize that right and justice are on the side of the latter. I believe that, long before the quarrel can culminate in actual war the authorities will find out that the working classes are right in resisting oppression; judges will discover that conspiracies, even when acting under legislative charters, are lawless combinations. In short, it will be recognized that the masses of mankind have rights which neither governments nor corporations may recklessly usurp nor infringe upon. This lesson must be taught them by the working people, acting together determinedly, but rationally; and so it will be taught, and that soon."

"I believe with the Rabbi," the banker declared, "that the problem will be wrought out about as he predicts, but am not so hopeful as to the time of its fulfillment, nor of the result being peacefully attained."

"I am sorry to differ from gentlemen I have learned to respect," the law student remarked, "but to me the Rabbi's idea appears chimerical—I had almost said preposterous."

"Why didn't you say so?" the Rabbi asked. "I gave my opinion without seeking your consent, and

you are equally at liberty to be free in expressing what you think, and why you think so. So speak out; I shall not take offence if I am hurt a little."

"'Chimerical' answers my purpose, quite as well as 'preposterous,' and sounds more polite," the student resumed, "hence I will let it stand. My objection to your idea is founded upon what I have learned in the course of my law studies. The governing of a country is not so easy a task as our friends seem to imagine. It is a science, very intricate and difficult to understand; especially those departments controlling the making, interpreting, and enforcing of laws. The meaning of a single word, in a law, is often an important matter; if it is a criminal statute, a human life may depend upon its interpretation; in relation to collecting debts, executing wills, administering estates, adjusting disputes between litigants, in short, in almost every case which comes before our courts, the proper interpretation of the words of a statute is essential to the dispensing of justice. Now, suppose you take away from the judge, as you have proposed, the privilege of referring to precedents, in order to inform himself how other judges have interpreted the law, do you not deprive him of a safe reliance upon which to rest his decision or decree?"

"That involves him in another difficulty though, which, it strikes me," said the banker, who seemed to consider himself an ally of the Rabbi, "is even harder to wrestle with than interpreting the text of the law itself."

"I am reminded of a case, the pleadings on one

side of which I had to type-write a few days ago," the type-writer observed. "It was a case of garnishment, in which neither the counsel nor the judge could find a fitting precedent, and the latter delayed his decision, much to the prejudice of both litigants, until the counsel could produce a precedent for his guidance."

"In that instance," the banker resumed, "the judge had no confidence in his own ability to discern what was right and just. But to return to precedents. I would like to learn, from our legal friend, how a modern judge is to ascertain which of a number of dissimilar precedents is the right one for him to follow."

"He must study the several cases carefully, and accept the ruling in that which is most nearly like the one before him," was the law student's reply.

"But suppose he finds two or more cases equally like that under consideration, but in which the rulings are unlike; what is he to do in that case?" the banker insisted.

"That, if not impossible, is exceedingly improbable," the student returned, "because judges have previously relied upon precedents."

"How about the two decisions, in the case of the constitutionality of the law making green-backs 'legal tender' for debts? There were two diverse decisions by the United States supreme court, the highest legal tribunal of this country, on exactly the same question," queried the banker.

"That is an isolated case. The different rulings

were due to changes in the members of the court, or something of the kind," the student answered.

"They were mainly due, my young friend, to changes in the political and financial situation of the country. To what may be claimed to have been the necessities of the situation," the Rabbi interposed. "But no matter what causes conspired to produce them, they furnish an excellent illustration of the fallibility of courts, and are proofs that it is neither wise, safe, nor just to rely upon precedents. They may be right, or wrong. It is well for a judge to consult them, but the letter of the law, where it will apply, and a common-sense perception of justice, where the law does not apply, should be his guide. Judges appear sometimes to forget, that it is their province to interpret and define the laws—not to make them. I have frequently been amused by the presumption of judges. Put an incompetent lawyer on the bench, and he immediately assumes to possess a stock of wisdom so large as to make us wonder that one head can hold it all. As for legislative enactments, the mediocre talents of those enacting them, and the frequency of their amendings, alterations, and repeals show that they are not laws, in the sense we mean, when we use the term to signify what is just and right. For instance, a statute creating a corporation is especial legislation, and may be repealed. If it is inconsistent with the principles of justice, its enactment is a fraud upon the people, and governments do wrong to require that they shall respect or obey it."

"You are right, sir," the iron manufacturer remarked. "When the government makes or enforces partial and oppressive laws, as many of our congressional and legislative statutes certainly are, it is guilty of usurpation, and merits the unqualified condemnation of the people."

"I heard what I thought was a very sensible remark, dropped by a gentleman in whose company I happened to be a few days ago," said the doctor. "The parties were conversing about patents, when this gentleman declared our patent law system one of the most blameworthy outrages ever submitted to by an intelligent people. 'There is a machine,' said he, showing an article that I did not understand the use of, 'for which I paid nine dollars. It can be sold at a big profit for three dollars; and I paid three hundred per cent of its highest value, for the patent it bears. And the worst of it is, there is positively nothing new about it. That patent office is a reproach to the age, and deserves to be rooted out of existence.' I thought he was about right."

"What would you substitute for it, to encourage inventions?" the book-keeper inquired.

"Let the government buy such inventions as are really worthy, and sell the right to manufacture the articles at enough to recoup the treasury for their cost and the expenses attending their examination, purchase and sale," the doctor proposed.

"Yes, either that, or so remodel the laws, that the life of the patent shall not extend beyond ten years from the date the manufacture of the article begins.

for the most costly and complicated machines; and for those of less value, let the ages be graded down to, say, two years for the least important," was the grocer's suggestion.

"I'm afraid we wouldn't have many valuable new inventions," was the third assistant editor's suggestion.

"Would you have us to continue to pay from fifty to one hundred dollars, for from fourteen to twenty-eight years, for a sewing machine, which can be sold for ten, and a good profit realized?" the landlady's sister inquired.

"Or one hundred dollars for a type-writer, which, a competent mechanic told me, ought not to cost more than thirty-five, at the out-side?" the type-writer added.

"Pianos would, no doubt, be in more general use, and I would probably have an increased number of scholars, were it not that their cost is augmented, every now and then, by the application of some patented improvement, on which makers have to pay a heavy royalty," was the pianist's complaint.

"There are still the school teacher and magazine contributor, among the ladies, to hear from," said the third assistant. "Let us have expressions from all of them."

"Well, what sense is there in patenting school furniture, and increasing its cost fifty per cent, or, perhaps, more? There is really nothing new about it, in the way of serviceable invention," was the school teacher's contribution to this topic.

"I believe that I am exempt from impositions, attributable to the patent laws," said the magazine writer.

"Why did you leave me out?" the landlady demanded. "I probably buy more patented articles than any of you, and some which I use that are now patented, are so like those I used in my early life, and which were not then patented, that I can't perceive on what part the patent has been granted. In my opinion, more than half of the patents are frauds."

"I must ask leave to correct my statement. On reflection I find that the patent men have been after me also; and from many directions. Almost every thing I have appears to be patented," exclaimed the magazine contributor. "I move that each of us make lists of the patented articles we are using, and bring them here and compare them."

"Not a bad idea," suggested the Rabbi. "We will then be better able to appreciate the blessings we are enjoying, through the operations of this office, where it seems to be the custom to grant applicants every thing they ask for, if their applications come through favorite agents, and are backed by sufficient fees. I have in mind what, I believe, would be advantageous alterations of our system of granting patents, and when the proposed reports are made, will endeavor to formulate and submit my suggestions."

"I, also, would like to express my sentiments upon this subject, and fancy it will be found that here, at least, the Rabbi and myself will be in harmony," said the law student.

"Not for the first time, my friend. I believe that our notions about the tariff agree, and I have no doubt we may find many other topics concerning which we entertain similar views. I would add, that I am led to this opinion because I esteem you to be a well-informed gentleman of correct judgment, were it not that the compliment might be taken to mean that I, likewise, entertain a somewhat lofty estimation of my own intellectual qualities; so I won't say anything more about it. I want to say a few words just here respecting my millenial theory, which you have so conclusively condemned. The theory is not wholly mine, I can only claim credit for the dress in which I have clothed it. If you will read the essay on the 'Corn Law Rhymes,' contained in the third volume of Hurd & Houghton's New York edition of Carlyle's essays, you will find the same theory foreshadowed by that remarkable man. A little more clouded, perhaps, than the picture I have drawn. But he wrote in 1832, I am talking in 1893. Great changes have transpired during the sixty-one intervening years. The prophecy is, however, identical. The laboring people of the world will work out their own redemption! He perceived only the untutored but reliant, determined minds and mighty muscles of the oppressed workers who, in the shadows of the then still lingering night, saw but tokens of coming day in the reddening east. I, in a farther advanced age, behold the workers with more fully developed intellects, equipped with machines that augment their powers forty-fold, standing, it is true, in the still misty and

uncertain light of early dawn, but able to see more or less distinctly the road which they must pursue to reach the goal they are striving to attain. Ought not my prophecy to be more definite than his? The prediction is in both cases the same: those who labor and produce, ought to, and shall enjoy the products of their toil!

"But dropping this theme, for the time being, let us turn to another. I noticed that our lady friend, the teacher, brought a basket into the room with her, and suspect that she is prepared to give us a few ocular demonstrations of the benefits that scholars derive from the introduction of 'fads' into our public schools. Being anxious to see what she has to show and hear her explanations, I will take the liberty of calling upon her, if she is ready," said the Rabbi.

"I promised you," the teacher began, "to bring some of the 'fad' work of the children under my care. Here are several samples of their drawing." As she spoke, she unrolled a bundle of papers and handed them around for inspection. "You will notice that each sheet contains the name and age of the child by whom the drawing was made. The children have only twenty minutes a day for these lessons. They have a special drawing teacher who visits the school occasionally."

After the drawings were inspected, she exhibited a number of clay models, remarking that this work occupied twenty minutes on two afternoons a week, in warm weather. Next came paper clippings, the work of the lower class, on Thursday afternoons, and

written essays about birds, beasts, fishes, trees and plants, productions of the higher class.

"I could not bring you the sand work, but some of it is well worth seeing. It is contour representations of real or fancied tracts of land, showing hills and valleys. The more skillful scholars sometimes represent water courses, by concealing strips of mica or silvered paper beneath the sand, and then opening to it with a stick a crooked line representing a rivulet. Some of these are really handsome. I had one, made by four of my older boys, which was a remarkably correct *fac simile* of a square of ground near the city limits. There is a stream running through it, with high steep banks, several hills, a number of trees, three prominent boulders, and a dwelling with its out-buildings. Each boy designed one-fourth of the plat, from drawings made by themselves on the grounds. They worked at it, very assiduously, through a number of afternoon spells, and as they were all ahead of their class with their general lessons, I favored them with extra time for this work. In my opinion, nothing contributes more to make children love to go to school, and to become interested in their studies, than this kind of work; and no greater incentive is needed to spur them onward in their regular studies, than making them understand that time allowed for these occupations will depend largely upon the dispatch and accuracy with which they do their other school work."

The law student took advantage of the pause to ask: "Will you please tell us, miss, what good re-

sults from all this extra work? Does it not divert the minds of the scholars from their proper studies?"

"Really, I am not prepared to answer that question, not expecting it to be asked, because to me the advantages are so palpable, that I supposed every body would at once perceive them. Let me ask you a few questions. You are studying law, I believe?" said the teacher.

"That is my present occupation," was replied.

"But I saw you at the concert a few evenings ago; once before at the theatre; I have heard you tell about looking on at baseball games, playing billiards and tenpins, going out riding, etc. Then look how many evenings you spend here. Does not such waste of time interfere greatly with your studies?" the teacher questioned.

"I see, miss, what you are aiming at," the student responded, "but one cannot study all the time. We must have recreation."

"You are a man grown, and appreciate the value of time, yet you spend much of it in what you call recreation. Let me now inquire," the teacher continued, "about how many hours daily you actually put in at study?"

"About six—three in the morning and three in the afternoon," was responded.

"Do you study every moment of that time?" was the lady's next question.

"Not every moment," came the reply. "I often stop to speak to those who come in, or have my at-

tention drawn to something transpiring in the street."

"In other words, you waste, or consume in other pursuits, from one to two of your allotted six hours," the teacher persisted.

"Yes, fully that much, no doubt," the student answered hesitatingly.

"And yet you find fault because school children are not kept closely at their dry and unentertaining studies, during the entire five hours they are in school, five days of the week. You don't reflect that they fail to realize the shortness of life, the benefits to themselves of their studies, and the necessity that exists for diligence. I fear that you have forgotten your own school days," was the teacher's response.

"I perceived that you were drawing me into a snare, soon after we began the argument," said the student, "but I am not sorry to be the victim. I must admit that your scholars appear to spend about as much time studying, in the five school days, as I do; perhaps more, for they have you to urge them forward, while my devotion depends upon myself."

"Bravo!" exclaimed the Rabbi, "your acknowledgement of defeat shows both moral courage and true gentility. The teacher has the best of us all on the school question."

"But I have not answered the gentleman's question yet," the teacher resumed. "He inquired what advantage the school children derived from these extra studies, pastimes, or amusements—or 'fads,'

whatever you choose to call them. Let me briefly reply. The boys who built the contour representation of the plat of ground mentioned, had, in that work, a more valuable lesson in physical geography and topographic engineering than they will ever find in books, and all the sand-work looks to the acquisition of this same kind of knowledge. The drawing lessons inculcate the observance of forms, as do also those of modelling and paper cutting, while painting adds to these color. You will notice that all the drawings and paper clippings represent the shapes of animals, birds, fishes, leaves and fruits, and that the name of the object represented is written upon each. These become, thus, lessons in natural history and botany. Sometimes I draw large maps of the continents, marking distinctly the zone circles and every tenth parallel, and have the scholars paste clippings of beasts and birds, in those parts of the country which they suppose to be the natural habitat of each. This is quite a ceremony. The entire class is called up and, while one scholar does the pasting, the others give their views as to the accuracy of the location selected. I don't believe any better method for fixing these facts in the scholars' minds will ever be discovered. It is surely much superior to the old fashion of memorizing them from books. Here the animal and its location are associated in such manner that the eye recognizes both at the same time, and the impression is vivid and lasting. Memorizing the lesson from books leaves, at best, but a vague impression upon the mind of the child,

to whose mental perception all parts of the earth are much alike as to climate and general physical features. It is not worth my while to consume your time in explaining the Delsartian or physical development exercises, nor the benefits of singing. They afford agreeable and much needed intervals of respite, for both scholars and teacher."

"What do you do with scholars that can't sing?" the third assistant editor asked.

"Try to teach them, and urge them to try to learn," was answered.

"Are there not some who cannot learn?" the wagon maker asked.

"I think not; if their hearing and vocal organs are properly developed. Many cannot learn to sing well, nor independently," the teacher replied.

"I must confess that I am deeply indebted to the young lady," said the student. "She has taught me. at least, to refrain from criticism until I understand the subject criticised. Instead of finding anything in the 'fads' to condemn, I cannot but view them as worthy of unqualified praise."

"I have so regarded them, nearly ever since their introduction," the dry goods merchant remarked.

The banker, iron merchant, wagon maker, and Rabbi all declared that they looked upon them as great educational improvements; but the bookkeeper was of different mind.

"You may set me down for a crank, or an old fogy," said he, "but I won't believe that we are so much wiser than our fathers, after all. For hun-

dreds of years the world has got along under the old system, and history tells us of multitudes of great scholars. It certainly has not been left for this late age, to find out that everything our predecessors did was wrongly done. For myself, I believe in the good old fashioned schools, when the teachers were able-bodied men who could flourish the birch effectively. They taught the scholars and compelled them to learn. With ladies for teachers, this cannot be expected. The big boys would get away with them."

"I want to confess, that the young lady has convinced me that I have been making pretty much of a fool of myself for several months past. I have taken great pleasure in writing funny articles for our paper, showing up the 'fads' in the most ridiculous light; and now discover that I have wandered even a greater distance from the truth, than the north star is from the southern cross. I mean to write yet another humorous article upon this topic, but it will show the 'fad' teacher triumphing over her critic," was the remark of the third assistant editor.

"It is no doubt a charming trait of character to honor one's ancestors," the Rabbi began in his most deliberate manner, "but if what the theosophists tell us is true, that man is re-born on the earth every few hundred centuries or so, won't our great-great-great-grandfathers have to form a very contemptible opinion of us the next time they get around to our sphere, and find what little advancement we have made. I

can fancy that I hear them saying to each other: 'Why, neighbors, these boys of ours are far from being smart lads. They are very little ahead of what we, of the pre-Noachic age were. The birch rod is still their most popular school teacher, and it takes them about as long to learn their lessons as it did us prosy old fossils. They have many inventions, it is true, a large proportion of which, however, were known and used by our more immediate progeny of some four hundred centuries ago. Here, for instance, are the identical style of steam war vessels which the Atlantis islanders employed when they ravaged the coasts of the Mediterranean, before the third moon fell upon them and sank them and their island into the Atlantic ocean. What a slow old conservative world it is, I declare.'"

"You may laugh, if you choose, friend Rabbi," the book-keeper exclaimed, "but I have no patience with people who can be so easily attracted by what is new and untried. For my part, I prefer the old plans, those which have stood the test of years, and have not failed in effecting the ends they were designed to produce. The old school systems answered the purposes for which they were instituted, and while it is possible that the new may be as good or better, it will require the lifetimes of two or more generations to try them effectively. Hence, I say stick to the old which have done good service, and don't squander your time. Many of these new fangled innovations have already had to be abandoned, after vast expenditures of time and money upon them."

"You are right, friend book-keeper," said the wagon maker, "but don't you see that your arguments apply equally well to every new thing or system that is introduced. If that were to become the rule of conduct, the world could never make advances."

"I should be quite as well off, if it did not," the book-keeper retorted.

"Our friend is an incorrigible conservative," the Rabbi began.

"Why didn't you say crank, and be done with it?" was demanded.

"Well, crank, in this signification, is a new word, you know, my friend," the Rabbi resumed, "and I have too much regard for you, to apply it. You are not sick, or I might use it in the German sense; nor are you so crooked as to make its true English meaning appropriate. But you are an incorrigible conservative, and I wonder that you will use a steel pen."

"I don't!" was quickly responded.

"Stick to the goose quill, do you?" the Rabbi asked.

"No, sir; I write with a fountain-pen. It saves time," the book-keeper replied.

"I retract my accusation," said the Rabbi. "You are not incorrigible; not even ultra-conservative. You will accept a good thing when you find it. I had begun to fear that you were a good deal of a 'heathen Chinee.'"

"Laugh away, ladies and gentlemen, it is a pleas-

ure to realize that you are of some use in the world, if it is only to afford amusement to other people," was the book-keeper's satisfied response.

"Very good philosophy, friend book-keeper; but we will find a better use for you at our next gathering; for our editorial friend tells me that the copies of your paper are here and will be handed around this evening," the iron manufacturer remarked.

"Yes, I have fourteen copies," said the editor, and he handed a copy each to all of the gentlemen and two of the ladies. "We will give it our attention at our next meeting," he remarked, as he resumed his seat.

"Gentlemen and ladies," said the landlady, who had been absent from the room for half an hour or more, "I am sorry, but I shall have to disturb you earlier than usual. My husband and his crew of loggers have just returned from the woods, and he has brought them all here to supper. Your lunch is already spread and if you will attend to it now, so that I can have the table to prepare for them, you will oblige me very much."

"What business has your husband, madam, to come home at this hour of the day, and disturb our meeting? Send him in here and let him give an account of himself," was the Rabbi's imperative order.

Mrs. Russell evidently did not know how to understand him, but before she had time to arrive at a conclusion her husband entered the room, and addressing the Rabbi as an old acquaintance, greeted him very warmly.

"Why, are you acquainted?" she asked.

"Oh! yes," her husband replied, "we have known each other for many years. Didn't he tell you that I sent him here?"

"Not a word of it," the landlady answered.

"Well, no. You see, William, I didn't know just how you stood in the estimation of our amiable hostess, and preferred not to admit that I knew you, until I was sure that the acquaintance would not prejudice her against me," the Rabbi explained.

"I see that you have not forgotten the pranks of your boyhood. Well, I'm glad that you are domiciled here, and are well taken care of," Mr. Russell returned.

He then cordially greeted the other members of the company, and retired with them to the dining room.

CHAPTER VIII.

ABOUT THE RABBI.—TARIFF DISCUSSION RESUMED.

Again when the circle assembled our honorable presiding officer was absent. The landlady informed us that he told her to please notify the circle that he would certainly return before eight o'clock. The pianist kindly entertained us with music until he made his appearance, and the magazine contributor and the school teacher both being excellent singers, we whiled away the time in a delightful vocal concert. Ten minutes before the time appointed, however, the Rabbi materialized, his voice preceding him several seconds, as usual. Of course, he was out of breath and considerably excited, and while he is getting off his out-door apparel, we will take advantage of his absence, to post the reader concerning his business.

The Rabbi directed his attention chiefly to lending money. In the pursuit of this avocation he embraced every opportunity that offered to become the benefactor of those whom he found deserving. His terms of usury were always low, and he was lenient with his debtors, often assisting in their enterprises, by advice and material aid. While this course did not add rapidly to his own fortune, it yielded him intense gratification. He never spoke of it, however, and the good he did could not have become known, but for the

gratitude of the recipients of his bounty. He was also a builder, carrying on this industry under a firm name, in which he was represented by the "Co." Through his advice, and the use of his money, two worthy young men, who were his partners in this pursuit, had been enabled to win handsome competencies.

He was also engaged in various other enterprises; owned several small stores, the ostensible proprietors of which were persons whom he thought meritorious. While they were left comparatively free, to exercise their own judgments, they made him regular and systematic reports, and advised with him before incurring serious obligations. Besides these, there were various other occupations carried on with his money and under his supervision, and it was this experience which enabled him to find employment so readily for the youth who had attempted to rob him. These diverse interests occupied much of his time, although he was assisted by several competent clerks. But here he comes, and we will retire in order that he may talk for himself.

"Kept you waiting, have I? Confounded fools," he began, "got into a scrape, and I must come at once to show them a way out, and leave you to amuse yourselves, while I danced attendance upon them. What miserable sharks real estate dealers are, to be sure? Sold a lot to two young men, less bright than I supposed them. Title all right? Oh yes! Abstract shows that. Give a written guaranty quite willingly. Written guaranty! Neither dare

own a dollar above their exemptions, and they give a written guaranty! But here I am, running on like a wild locomotive, telling you what you don't know anything about.

"Well, to begin anew. Two young men, in whom I am interested, bought a lot some six months ago, for $3,500, paying $1,500 cash, and built on it a dwelling worth $6,500 when finished. Not quite finished yet. Now they find that the real estate firm who sold it to them has given them a title not worth a rush. An arrant swindle! Cowardly! Mean! Eight thousand dollars in jeopardy! Poor fellows frightened! Not their own money, you see!"

"Will the young men have to lose it?" the landlady's sister inquired.

"No, they shan't lose it. I'll stand by them, and the scamps shall make the title good. I'll make it hot for them before I get through. I've set Sharp & Skinner after them. They've already garnisheed their bank account. We'll bring them up with a round turn, and that before they know what they are about. But I pity the poor fellows who were victimized. They felt like committing suicide till Sharp talked them into more hopeful spirits. They expected to make $4,500 clear on the property. Had, in fact, negotiated a sale of it at $12,500, as soon as the house was finished. It was their proposed buyer who discovered the flaw in the title."

"It's a great shame," said the iron manufacturer, "that the laws do not deal severely enough with such sharks as to deter them from these crimes."

"Laws? Laws? We've got no laws, except for honest men. Rogues will always find a way to wriggle out of a scrape. That's what lawyers are for, to pull scoundrels out of trouble. Thieves and lawyers are always found hand in glove with each other."

"Not all lawyers, Rabbi," pleaded the student. "Don't include all of the profession. I hope I shall never give any one cause to say that of me."

"Oh! you are yet a student," was the reply. "You haven't learned how to be useful to the rogues, and I hope you will always be on the side of right. But I said 'thieves and lawyers,' not lawyers and thieves. I know a good many honest, upright lawyers, who will fight fraud and dishonesty to the bitter end."

"Are Sharp & Skinner men of that stamp?" the wagon maker asked, with an incredulous smile.

"Yes, when they get well paid for it. Otherwise, I think, they would be indifferent whether right or wrong prevailed. But I am occupying too much of your time with private matters. We will discuss lawyers after this case is settled. Let's proceed with the business of the circle."

"Before dropping this subject of the attempted fraud upon the Rabbi's proteges," the doctor interposed, "permit me to call attention to the expensive and inexcusably clumsy method of transferring land titles in vogue in this country. It may almost be maintained that he who invests in real estate runs the risk of losing his entire investment, no matter how careful he may be. I have a friend who, a few years

ago, bought a house and lot in this city, paying for the same what was thought, at the time, to be an unusually high price. He employed one of our ablest lawyers to investigate the title, at the cost of a good round fee, besides paying for the abstract. Yet, with all this care, he had not been two years in possession before finding himself under the necessity of purchasing two quit-claim deeds, from parties who could readily prove their titles to equities in the property. True, the property has risen in value rapidly since he purchased it, but when to the $5,500 that he paid for it, was added the lawyer's fees, cost of the abstract, and the amounts demanded for the quit-claim deeds, the outlay was fully $1,000 more than the highest value that has since attached to it, and nearly $2,500 more than it will bring in the market to-day."

"How did it happen that these claims were not discovered by his lawyer?" the wagon maker inquired.

"I do not know," was the doctor's answer. "The purchaser was one of my patrons, and I did not feel at liberty to carry my inquiries to an extent which might have seemed to him presumptuous. He expressed implicit confidence, however, in the party from whom he purchased the lot, as well as in the lawyer, and I infer that the fault was in the official records. It ought not to be possible for such things to occur."

"You are right, doctor," said the grocer. "Our laws regulating conveyancing of real estate are justly designated as a bundle of absurdities. It is astonish-

ing the people have not long ago insisted upon the substitution of a simpler and safer process. A few years ago an elderly gentleman removed hither with his family from the state of New York. He brought with him a considerable amount of money, and, being well advanced in years, determined upon investing it in realty, hoping to derive therefrom a sufficient income for the comfortable maintenance of himself and those dependent upon him during the declining years of a well spent life. In a little while after his purchase, despite the care he had used to secure unimpeachable titles, he was thunder-struck, as it were, with the discovery that his titles to most of the lots were worthless. Resort to the courts for protection was in vain. It only augmented his losses and added to the severity of the nervous shock which this calamity occasioned, and which ended speedily in heart-failure and death. This gentleman was a descendant of one of the bravest defenders of our country in the war of 1812, which to me made his losses and death appear all the more deplorable. I have felt that it was the duty of the government to have protected him and his family especially against the possibility of such misfortune, by wiping from its statute books laws under the operation of which unprincipled schemers could safely rob unsuspecting people."

"What better system would you suggest?" the law student queried.

"I think that in use in the western Canadian provinces and Australia, known as the 'Torrens System,' is infinitely superior," was the iron manufacturer's

reply. "It is founded upon the theory that the land belongs primarily to the state; from which doctrine we derive the idea that the state possesses the right of eminent domain, superior to all individual titles of ownership; and it logically maintains that all titles should, therefore, emanate from and be guaranteed by the state. When an owner wishes to dispose of his claim to realty, he virtually relinquishes it to the state, and it is reconveyed by the latter to the new purchaser. This removes all possibility of defective titles. However, this question is one that cannot be fully discussed in the brief interval of a single evening, so suppose we leave it for the present, and, as the Rabbi advises, proceed with the business of the circle, until a more suitable time."

"I believe that the business before the circle is conceded to be whatever the circle chooses to take up," said the student, "but it was intended to answer the arguments on the tariff, advanced by our friend, the book-keeper, at this meeting, and we will now attend to that. That gentleman has placed me somewhat at disadvantage, by imagining what we ought to do, were we founding a government in an entirely new country. I have never studied the tariff question from that point of view, because we can have no occasion to do so. In the case he supposes, I should probably agree with him, that we would be compelled to build factories, for our protection against the exorbitant exactions of those from whom we would otherwise have to purchase supplies. It would be necessary, too, most likely, to maintain

these infant factories, that they should be protected by a high tariff against outside competition. All this, I concede, might be required. Neither have I any fault to find with his argument that the existence of factories would be essential for the maintenance of national independence in case of war. But I take exception to his conclusion: that because protection would be necessary under the circumstances supposed, it is also necessary in a growing and well developed country. He might as well claim that because an infant requires nursing, it is essential that the youth be nursed, until mature age is reached."

The iron manufacturer observed: "I consider that part of our friend's argument, claiming that protection is required to induce capitalists to invest in manufacturing probably sound, so far as it goes. But suppose they did not invest, it could only be because some other investment paid better; and we would then be at liberty to buy in the cheaper foreign markets. There may also be truth in his statement that home manufactories are essential to the welfare of the people in the event of war; but I cannot perceive it, and it will not, in any event, apply to the United States of to-day. We have the manufactories, and they are able to sustain themselves, without protection, in times of either peace or war. As has been said, we are strong enough to cope with any nation on the earth; I will even venture to add, with an alliance of any two nations; which is a danger that it were folly to apprehend. With us, the only effect the tariff can have, beyond providing enough

revenue, is to levy upon the people tribute for the benefit of manufacturers. These are already richer and more prosperous, than those whom they would compel to pay over to them, as a bonus, a large percentage of what they expend for the necessaries of life. The protective tariff is, therefore, virtually, a scheme for robbing the poor to give to the rich."

"I agree with you, Mr. Iron Manufacturer," the doctor remarked, "that a tariff for protection, in this country is not needed. We have progressed beyond the stage of helplessness. Our manufactories are no longer infants requiring nursing; and to take from the people the difference between the price of a foreign made article, and that at which the domestic article is sold with this protective duty added, is palpably unjust. I am credibly informed that many American-made commodities are now sold in foreign countries,—right in the cities where the foreign factories are,—at lower prices than the manufacturers there can afford to put similar wares upon their own market. I have always voted with the Republican party, as I told you, but I believed, several years ago, that the tariff ought to be materially modified."

"Like the doctor, I have consistently supported republican candidates, but the McKinley law was a surprise and disappointment to me," the wagon maker said. "I thought we already had too much tariff, before that measure was introduced into congress. I am frank to acknowledge that my political action was prompted by hatred of southern brigadiers and Tammany tigers, about both of whom I had

read enough to convince me that they were not good people to have in Washington. I yielded uncomplainingly to the McKinley tariff, hoping that it might possibly be that our congressmen knew, better than I, what was best for the country."

"I was, and am yet, in favor of the McKinley tariff," the dry goods merchant began. "For my part, I look upon the book-keeper's paper as an excellent production. His argument is, I think, unanswerable. Suppose we had had no factories in the colonies, when they separated from England, what would the people have done for clothing, tools, machinery, etc.?"

"Just what they did; gone without," the book-keeper interrupted.

"Our friend says they went without," the dry goods merchant resumed. "Well, that is so, no doubt; many of them had necessarily to go without, when their old ones wore out, for there were no factories in the country at that time."

"Yes, there were factories in the country, then," the book-keeper again interrupted, somewhat testily.

"I hope our friend will allow the discussion to proceed," the Rabbi interposed. "Interruptions are unpleasant, and must have a tendency to destroy the harmony of our meetings, if persisted in. Moreover, this gentleman is arguing on your side of the question."

"I beg pardon," the book-keeper replied. "I did not intend to interrupt him in making the last remark, I spoke louder than I meant to have done. I

know that he is on my side of the question, but I don't want him to give the opposition an advantage, by making statements which they can contradict successfully."

"I accept the apology," the merchant answered, "but must add, that your remark broke the thread of my thoughts, and I find it difficult to resume. Oh! I remember now. There were comparatively few factories in the country at that time. (Will that qualification suit you, Mr. Book-keeper?")

"Yes, that is all right," the latter answered.

"It was the difficulties the colonies then had to contend with, which led Alexander Hamilton to incorporate the protective feature in the revenue bill. And it was this protective policy which enabled the United States to carry the war of 1812 to a successful termination in the short space of two years."

The third assistant editor expressed the opinion that the tariff was, no doubt, a necessity in the early days of the government, but this had long ceased to be a condition. "We have not now," he urged, "a single branch of manufacturing industry which may not be prosperously carried on without protection. It, at least, needs none beyond what is incidental to the collection of sufficient revenues."

"Why need we worry about this matter? Do not the foreigners, who ship their wares hither, pay these duties?" the magazine contributor asked.

"The last buyers, or consumers, of the goods, always pay all the charges that have accumulated upon them," the grocer explained. "For instance,

foreign sugar is sold from the factory at, say, 3 cents a pound. The exporter in that country, the first buyer, adds his profit, which we will put at twenty-five per cent, 7½ mills, freight 2½ mills, duty 2 cents. This makes six cents, the price which I pay. My profit, of 1½ cents, brings it up to 7½ cents for the retailer; and, for him to realize a sufficient profit to make it worth his while to deal in the article, he must sell to the house-keeper at 10 cents a pound. Were there no duty, the retailer's price would be but 8 cents. The profits, you must understand, are based upon percentages of cost. If an article costs me $2.00, I sell it at $2.50; if its cost is $4.00, my price will be $5.00. In other words, one fourth of the entire cost, duty included, is added to the price by each dealer. What is but a small duty to the importer, becomes thus a heavy tax on the consumer. Take a blanket, say, which pays $2.00 duty; the importer adds 50 cents. his 25 per cent profit on the duty; the jobber adds 62½ cents, and the retailer 78 cents; yet none of them make a larger per cent of profit on their investment than is usually allowed."

"Who gets the money paid as duty?" the magazine writer inquired,

"Why, the government, of course," was the grocer's answer.

"Then, we can save that, by buying goods which are not imported," the young lady returned.

"No," the grocer responded, "they won't allow you to do that. Suppose the foreign blankets, were there no duty, could be sold here with equal profit to

the importer, at $3.00, the home manufacturer, in that case, would have to sell his at $3.00—at equal price; but when the duty is added to the price of the foreign article, it must be sold at cost, $3.00, plus duty, $2.00, plus importer's and jobber's profits on amount of duty, 62 cents—total, $5.62. The home manufacturer, accordingly, raises his price to that figure. In other words, the duty enables him to sell his goods at 83⅓ per cent, $2.50, more than he could get for them were there no duty. This is his protection!"

"That's a scandalous outrage," was the magazine writer's verdict.

"But you must remember, miss," the book-keeper interposed, "that, if there were no home manufactories, the foreigner would have the field free to himself, and would charge what he pleased,—$10.00 it may be—for his blanket."

"Were there but one foreigner engaged in the industry, or even but the people of a single nation, such result might be apprehended, with a show of reason; but while the manufacturers are numerous and competition amongst them active in a number of nations, the supposition is too improbable to deserve notice. One might as well suspect home and foreign manufacturers of combining and raising prices," the grocer retorted.

It became evident that the discussion was becoming tedious, although the grocer's explanations were instructive to a portion of the company. He understood thoroughly what he was talking about, but

after all, these were mere details and did not trench upon the principles involved—did not answer the book-keeper's paper. So the banker thought it time to interfere and bring the discussion back to the paper, and remarked:

"I have waited patiently to hear some of you take up the real subject before us, our friend's paper; and was disappointed on hearing those who have already alluded to it at all, agree with its main proposition, that a new nation's first duty is to provide manufactories, lest it be otherwise at the mercy of those from whom it purchases supplies. Is this true? Could it be true, under any circumstances? I think not. Competition between sellers would prevent exorbitance most effectually, and especially where the competitors were numerous and belonged to different nations. Where the prospect was favorable to the buyers being permanent customers, as when they had not, and were not likely soon to have, factories of their own, the desire to hold their trade would incite sellers to greater generosity. Hence, his statement that the people of such new nation would probably be robbed by the extortions of those whom they depended upon for supplies, is not tenable.

"Again, he asserts that absence of manufactories would make the new nation comparatively defenceless in time of war. That might possibly happen if all other nations united against it. A very improbable supposition. In the other event, that of war with any one or two nations, the absence of factories would contribute to strengthen it; for the reason

that it would then have to purchase supplies from the nations which were at peace with it, and thus lead these to give it their moral if not their material support. They could not afford to permit it to be absorbed by the power with which it was contending, if its trade was valuable. Nor would any nation be so likely to go to war with it, if it were a desirable customer. Merchants do not needlessly offend those whose trade will be of advantage to them, and the merchants of every nation have great influence in shaping its foreign policy.

"Manufactories are useful to a new nation, organized in an unsettled and undeveloped country, only when they can produce supplies at home cheaper than, or, at least, as cheap, as these can be purchased abroad. Let us suppose, for instance, that such country possesses vast deposits of coal and of iron ore; but the demand for labor in its agricultural and lumbering departments of industry is so much above the supply, as to make it impossible to work the coal and iron mines and manufacture the iron, except at much greater cost than similar iron wares could be produced from foreign markets. Would it be wise, for those of the newly established community to refuse to buy the foreign-made wares and tax themselves to build and sustain factories of their own? I think it would be a piece of folly.

"Here stand the foreigners, anxious to buy your grain, cattle, cotton, lumber, almost everything you have to sell, and offering twice as much as they are worth in your own market, in the event of your hav-

ing no outside customers. You are more than willing to sell to them; but when they tell you that unless you buy their iron wares, they will not be able to pay for the produce they wish to purchase; you answer: No, we can't do that. We must make all such things for ourselves. They urge that they can well afford to sell these articles at half what it will cost you to make them, and are ready to take in payment your produce, at twice the price it will command in your own market; thus enabling you to realize two hundred per cent on the deal. Your reply is: yes, we are aware of that; but your manufactures are the product of pauper labor and our people won't consent to maintain your poverty-stricken workmen. Then, again, our manufacturers are not able to compete with you, at your prices, and would have to close their establishments, and discharge their working people, which would never do.

"Why not send your working people to the farms, ranches, the woods and other fields of industry, where they can produce what you can sell readily and profitably, if you will be liberal and buy of others what you cannot make without loss. Should we follow that advice, you answer, what would become of our manufacturers? They would be ruined. No, we must sustain them at all hazards. Patriotism demands that we support home manufactories, provide employment for our laboring people, guard our country against the vicissitudes of war, keep our wealth in our own possession. To have our wealthy, public-spirited manufacturers, who give such princely sums

to support the party, reduced to impecuniosity would be a national disgrace.

"Generous fools, the foreign dealers would have to think, if they did not say so. Instead of selling your wheat and other surplus products abroad, at high prices, and buying your manufactures of those who would be glad to sell to you at figures which would astonish you, you rob yourselves, both in selling and buying, in order to enrich your manufacturers, who laugh at your folly, and cross over to our side of the ocean, to spend with our titled snobs and leeches the money they have extorted from you. You believe that you are behaving patriotically, and will not understand that you are really impoverishing your country in order to build up a shoddy aristocracy, who lack even the poor merit of good breeding. Well, maintain your tariff, we will buy the products we need, so far as we can, of Canada, Australia, South America, India and Russia, who will reciprocate by purchasing our cheap manufactures, though our workmen are compelled to work at lower wages than those of countries where laborers are fewer and opportunities for employment more plentiful. We shall have to leave you to impoverish yourselves, until you reach that extreme of penury, which will be sufficient to cause your return to common-sense.

"I did not mean to occupy so much time, but this is a topic in which I am deeply interested, and I find there is so much that may be said, truthfully, against this theory of protection, that I don't know when to stop. I have, as yet, left the fundamental principles:

the injustice and cruelty of this theory of legalized robbery untouched. I hope our friend, the Rabbi, will attend to that."

"'The injustice and cruelty of legalized robbery' is a most excellent phrase from a gentleman of your calling, Mr. Banker, isn't it?" the book-keeper observed. "Never mind, I'll have a chance to hit back at you, and I'll hit hard."

"That's right," the Rabbi remarked. "I like to see hard hitting, fairly done. So far as attending to what you have left undone, friend banker, I shall not agree to perform the entire task, for you have left a great deal. I think our young friends, the student and editor, want another bout at that paper, and hope we will also have more help from the doctor, wagon maker and iron manufacturer."

"Muster all your forces, gentleman. I think I'm good for the combined attack. I wonder that the Rabbi has not appealed to the ladies. I have no doubt that they have their opinions, and sympathize with one side or the other," said the book-keeper.

"We'll come in at the close with crushing arguments," the landlady's sister observed.

"I want first to hear what the Rabbi has to say," said the magazine contributor. "I think I can answer his argument, if I find that he is not on my side."

"I don't know enough about the tariff to talk sensibly upon the subject," was the teacher's confession, "but am glad to have the opportunity of listening and learning."

The landlady and pianist both regarded them-

selves fortunate in hearing the arguments pro and con, but feared that they would be unable to say anything to interest others.

"I must confess," the student interposed, "that I am anxious to add to what I have already said. It was a premature act for me to open the discussion, I feel that I gave my side of the argument away, because I had not studied the paper as carefully as I ought. In other words, I had not made myself ready."

"Neither had I," the editor added, "nor do I believe I would have been ready yet, had not the banker brought the matter properly before us. I inadvertently made admissions which I now desire to recall. In the case of a new country, it must first sell something in order to get money to buy with, and if it closed its doors, by a protective tariff, against foreign importations, the people of other nations could not be expected to become customers for any considerable share of its products."

"We would sell to each other. The different classes of workers would consume such other's surplus," the book-keeper explained.

"That might be achieved, if the division of these classes were, and could be constantly maintained, in exactly the right proportion; but to suppose that such equilibrium could be once secured is to accept an impossible hypothesis. It would first be found impracticable to make such division, and to maintain it would be many times more difficult," the editor replied.

"No difficulty about it whatever," the book-keeper contended. "Indeed, it would come about naturally. I have heard my father tell that when he first removed to Indiana they had no markets there in which they could sell for cash. What business they did was carried on by barter. The blacksmiths, carpenters, tailors, shoemakers, and wheelwrights, took pay in farm produce for work done for farmers. So, too, with the merchants to whom farmers sold their grain, hogs, butter, eggs, etc., they always paid in trade, with the exception of what little money was needed for taxes, postage and doctor's bills. They got along very well without money."

"Did your father tell you what prices they obtained for their grain and other produce in those olden days, that halcyon period of the nation's youth?" the Rabbi inquired.

"No, sir," was replied.

"Let me tell you an incident in my early experience," the Rabbi added. "I farmed in Indiana, a little while, a good many years ago. In the fall I needed a pair of heavy cowhide boots, and gave for them sixty-three bushels of corn. I had to haul the corn sixteen miles to market. There were two loads. It cost me fifty cents for ferriage across the Wabash river. The price of corn was eight cents per bushel. Two days with team and wagon would have cost me $4.00, had I hired the corn hauled, thus making the boots cost me $9.54, instead of $5.00, the price demanded. The reason was that there was no outside market. Butter was 6¼ cents a pound; eggs 4

cents a dozen; live pork 2 to 3 cents a pound. I quit farming."

"Was there a tariff then?" the dry goods merchant asked.

"Yes, sir," the Rabbi answered, "and so high that Kentucky jeans cost $1.25 per yard, coarse cassinets about the same, calicos from 12½ to 20 cents, common sheeting 15 cents, shirting 18¾ cents. Only think, 100 acres of corn, 8,000 bushels, representing about 250 days' work for man and team, besides interest on investment in lands, teams, and implements for cultivating, and wagons, stables, corncribs, etc., selling for $640! In addition to the expenses mentioned was the three years' work of clearing the land. Did not farmers of that day stand in more need of protection than the manufacturers? There were somewhere near 1,445,000 farms in the country, and about 3,000,000 persons upwards of ten years of age engaged in this pursuit. The manufactories numbered, perhaps, 124,000, and occupied, including owners and employes, the attention of 1,000,000 people, over ten years of age. As the entire population of the country at that date was 23,000,000, fully 17,250,000 of whom must have been upwards of ten years of age, we have the strange anomaly presented of more than sixteen-seventeenths of a population suffering itself to be onerously taxed for the benefit of the single seventeenth!

"This is the case, even when we admit that the 870,000 male and female employes, in the factories,

were paid higher wages because of the tariff, which our friend, the book-keeper, denies and rightfully, in my opinion. Leaving these out, and the proportion of the population benefited amounts to no more than about one one-hundred-and-thirty-eighth, slightly less than seven-tenths of one per cent of the entire mass."

"I think the book-keeper made a serious mistake, in saying that factory employes are not benefited, in that they get higher wages by reason of the tariff," the dry goods merchant urged. "I hold that their wages are very materially increased. This is the case, although we may agree that wages are governed by the demand and supply of labor. The factories increase the demand."

"Not a bit, Mr. Merchant. If anything they diminish the demand and increase the supply, when they are sustained more or less completely by a tariff," the book-keeper retorted.

"How do you make that out?" the merchant demanded.

"I don't make it out; it comes out of itself. The tendency of a protective tariff is to close up other unprotected openings for labor by two processes. First, it operates to diminish exportations, for it is undeniable that foreigners will not—they cannot afford to—buy freely of those who will not buy of them; hence, less labor is required to produce surplus for exportation. Secondly, the protected factories becoming more profitable than unprotected departments of industry, they absorb the capital of the country and prevent its investment in other pursuits," the book-keeper explained.

"Why, what do you mean?" the merchant exclaimed. "You pretend to be a protectionist, and here you have made the best free trade speech of the evening. You talk like a—"

"Crank!" the book-keeper suggested. "I tell the truth," he continued. "You talk like a partisan, who is willing to accept what is palpably false, to carry his point in the argumentative contest."

"I am no more partisan than yourself. No more inclined to conceal or misrepresent the truth," the merchant maintained, "and I shall have to insist that you cease following the line of disputation you have adopted in addressing me."

"Not more so in addressing you than in addressing every one else. I have equal right to ask that you change your style in—"

The book-keeper's peculiar method of discussing the question, together with his apparent desire to quarrel with the merchant, had excited the risibles of most of the circlers; a fact which did not tend to soothe either of the disputants. Apprehensive that a quarrel was about to occur, the Rabbi motioned the music teacher to try the charms of melody to allay the threatening storm. She accordingly gave the company a spirited rendering of one of "Chopin's wonderful studies, which soon filled the room so completely with sound as to make talking out of the question. This she followed with beautiful selections from Mendelssohn's "Songs Without Words," continuing the performance until Mrs. Russell called the circlers to their evening repast.

CHAPTER IX.

EVIL INFLUENCE OF TRASHY STORIES.—THE NEW SYSTEM OF TEACHING.

The book-keeper and dry goods merchant were first to arrive. They came in together, arm in arm, showing that whatever ill-feeling had been engendered on the evening of the previous meeting, had been exorcised by some benign influence, and that everything between them was now serene. The other members soon followed, the Rabbi and doctor bringing up the rear. The Rabbi, who was in a joyous mood, informed us that the real estate matter, which had bothered him a few days ago, was amicably settled without a lawsuit and without expense to his young friends. He attributed it to the wise management of Messrs. Sharp & Skinner. We thought it due to his good sense. His newest protegè was also giving him entire satisfaction. "He has proved himself a capable, honest fellow," said the old gentleman, "and I am proud to have him for a partner."

We liked to listen to whatever the Rabbi had to say, feeling that the influence of his conversation was calculated to inspire his hearers with charitable thoughts, and elevate their minds above the narrow selfishness, which so many, otherwise good conversationalists, are apt to betray. It was plain that the Rabbi did not live for himself; that it was his desire to do good for the sake of the good. There were no

aspirations after fame discernible, yet it was manifest that the approbation of those with whom he mingled gave him pleasure. On this occasion, when he expressed the gratification he experienced in the successful adjustment of the realty title and the worthiness of his new protegè, he had with him the cordial sympathy of every circler. We were glad because he was glad; a condition of sentiment in social life which can only be secured by such as truly love their neighbors.

Before the business of the meeting was taken up, the book-keeper apologized for having made an unseemly display of temper on the preceding evening, and promised to keep himself under better control. He had misunderstood a remark dropped by the dry goods merchant, which fell like a spark upon the combustible element, that formed a much too large proportion of his emotional organism, and caused his anger to flame up in spite of his efforts at self-command. He was confident that the like would not happen again, and closed with remarking:

"If it does, I'll take it upon myself to turn the disturber of your peace out of the circle for good, for such a fellow is not fit for the association of respectable company."

"At the risk of another quarrel, I am compelled to say that our friend does himself injustice," said the dry goods merchant. "The remark of mine which gave him offense, though not intended for him, was uttered under circumstances that justified him in believing it to be a personal reflection; and on our

talking the matter over after adjournment, I was surprised that he did not at once call me to account. It was my fault. I should have explained my language at the time."

"Very well, Mr. Merchant; if it were your fault, as you say, we'll remit the fine we intended to lay upon the book-keeper, and impose one of double the amount upon you. You are sentenced to provide cigars for the gentlemen and bon-bons for the ladies of the circle at the next meeting. As for our other somewhat unruly member, though we let him off now, for the next offence we shall deal severely with him."

"I mentioned a few evenings since," said the iron manufacturer, "meeting with a peculiar article in one of the new magazines, the writer of which proposes to abolish inheritances to male heirs, and permit only enough to be given to females, in the shape of annuities, to support them economically until they marry. After marriage they are to depend upon their husbands. On re-reading the article, I have come to the conclusion that it does not merit the attention I supposed."

"What does the writer propose shall be done with the remainders of estates?" the doctor inquired.

"They are to inure to the state," the manufacturer answered, "and become a fund from which loans may be made, at first, to start in business enterprising men who can give security. The writer's idea is that every man, on arriving at maturity, shall be afforded opportunity to start on the business of life

from a basis of equality. To secure this, he proposes, first, that none shall profit by the industry and economy of their fathers. The state is to provide for the equal education of all. At first, those whose parents leave nothing for them, will have to start from actual poverty, with only strong arms and stout hearts to depend upon. The more fortunate born, who will be left in possession of what they themselves have acquired during their non-age, will be allowed to borrow limited sums from the state. In time, the accumulated inheritances which come into possession of the state, will enable it to provide legacies for all; then, it will cease making loans, and make equal gifts instead. The result, he imagines, will be that such as have ability to win fortunes will gain in wealth during the terms of their active lives; while the duller ne'er-do-weels will remain in, or gravitate to, poverty, and become the laborers of society. His ideas are fanciful in the extreme and, in my opinion, hardly worthy of consideration."

The wagon maker thought the scheme worse than impracticable. "It is absurdly unjust," he added. "It often occurs that a man's children, during their minority, aid greatly in accumulating a fortune."

The banker was of the opinion that the subject did not merit discussion. "It is," said he, "merely a modification of the old vagary of communism, and devoid of the best traits of that impracticable system. It is strange that men, possessing enough intelligence to write a readable essay, allow their minds to entertain these shallow fallacies. They must work them

up from a wholly one-sided view, and suffer their imaginations—more or less diseased by reason of their habit of indulging in idle speculations—to so completely absorb their attention, that reason becomes inactive. Persons whose faculties are in this deplorable condition are but a step removed from lunacy, and publishers should hesitate to print their semi-sane effusions."

"No doubt, you are right, friend banker," the book-keeper interposed, "but publishers will print whatever will sell, and anything possessing sensational qualities will sell, because it is just such trash that the public, that great asinine creature to which we all have to bow our heads, hankers after. Look at the matter with which much of our newspaper space is filled. Novellettes and storiettes, murder trials and divorce trials, clumsily concocted accounts of startling pretended scientific discoveries which never have been nor can be discovered, ghost stories, the Virgin Mary's picture impressed miraculously upon a window pane, how Phebe Smith called on Sally Scott and spent a few days. Such is the twaddle that occupies three-fourths of the modern newspaper reading space; the other fourth, or less, being devoted to matters of substantial interest.

"Call me a crank, because I cannot approve of these latter day fashions—should I say 'fads,' Miss Teacher? I believe that is the new fangled word in popular use. I repeat, call me a crank if you will, but I maintain that it is the popular judgment, not mine, that is off its center of gravity, and so much so that

it disgusts me with its puerilities. I wrote an article for the paper not long ago, on the question of laws regulating interest. It was six inches long. Preceding it was a column and a half account of the electrocution of a poor wretch in New York state, and following a detailed description of a swell wedding of Tommie, the Lord knows who, to Minnie with a long Dutch name that nobody ever heard of before. Next day a friend told me that he had looked the paper through in vain to find my little contribution. He had read the horrible story of the electrocution, and the nauseating dose about the wedding, from neither of which was it possible to glean a single useful, elevating or amusing idea, and skipped over the only instructive article on that page, if not in the entire paper.

"The truth is: when we take up a paper nowadays we expect to find a surprise—something that will startle us—send a thrill through our nervous system from the soles of our feet to the crowns of our heads; and if it will continue to vibrate up and down the marrow of our spinal columns for fifteen minutes or more, all the better. A newspaper which gives us instruction is a thing of the past. We no longer hope for it.

"The magazines, too, are fast falling into the same popular rut. The novellettes and storiettes, the chief features of most of them, are the same old yarns, of how Miss Angelina Victoria Kirkenbauer and her refined adorer, Adolphus Gustavus Gambrinus Fitzsimmons, ventured to cross a pasture, in

order that the young lady might gather some brilliant wild flowers which she felt sure of finding in that cattle-tramped preserve. How an old work-ox Berry, Buck's yoke-fellow, mistaking them for some kind of succulent green fodder, ran bellowing towards them, so frightening Adolphus Gustavus Gambrinus that he made a hasty exit, leaving poor Angelina Victoria to meet alone the fierce onslaught of the infuriated animal. How, happily, Tom Beach, the farmer's hired man, heroically came to the rescue in the nick of time, and throwing a handful of clods at the over-hilarious 'Old Berry,' drove him off and kindly assisted the high-born maiden outside the pasture fence, thus making himself solid with her, to the infinite mortification of the lofty crested Adolphus, etc., etc. If the details differ slightly, the main features of the exciting romances are practically the same."

"Do you believe that people read such absurdities?" the magazine contributor asked.

"Read them! Certainly they do," was the reply. "I read them; you read them; all of us read them. I won't be so confident about the Rabbi. He may not. How is it, friend Rabbi, do you read them?"

The book-keeper's harangue, delivered as solemnly as a homily, if not instructive, had proved sufficiently amusing to set the circlers laughing, and it was some moments before the Rabbi could gain control of himself to answer that even he was often foolish enough to waste time in perusing those flaccid, insipid productions. Similar confessions followed from all in

the room, except the type-writer, wagon maker, and doctor, who were innocent, only because they could not spare the time. It was strange, though, that every one regretted indulging in such folly, and expressed a sincere desire that newspapers and magazines would banish such literature from their pages. All agreed that it had an enervating influence upon the mind, tending to incapacitate it from meditation and sound logical reasoning. It affected the mental, they thought, very much as narcotics and alcoholic stimulants affect the physical powers; and, on becoming a habit, required almost an equal degree of resolution to escape from.

The book-keeper had apparently determined to lead in the conversation for the evening, perhaps with a view to avoid the tariff and other contentious topics, and he resumed by remarking:

"It is my opinion that the schools—Sabbath and secular—are largely responsible for this almost universally depraved habit. When a child learns to read, instead of giving it something to instruct while amusing, it is treated to a book full of namby-pamby stories; as, for instance, that about little George Washington and his little hatchet. Somebody evidently imagined that that story possesses an elevating moral. That it would teach other little boys to refrain from lying. Do you suppose that any ordinarily bright child, of seven years old, fails to detect the falsehood in the story itself?

"The cherry tree had stood unharmed for years. His father provided George with a hatchet. He finds

his cherry tree hacked. How could he escape the conviction that George did the mischief? My brother told me that the effect of the story upon him was to excite his astonishment that Washington's father could be so silly as to ask George anything about it, and to credit the absurd declaration of his son that he could not tell a lie. He knew, at only six years of age, that every child *can* lie, and experience had already taught him that every child *does* lie. To him, then, the moral of the story was: What a consummate fool of a liar the fellow who wrote that rot about Washington must have been. Another trashy piece is the poetic narrative about Casabianca, which makes a hero of him, all on acount of his stupidity in permitting himself to burn to death, because his father had commanded him to remain where he placed him, at a time when it is likely that it was the safest place on the vessel. The boy reader says to himself, on reading the story: Why didn't the little dunce get into one of the boats and escape, when he saw the ship on fire and the men fleeing from it? To stay there was folly, not heroism.

"These are examples of the day school literature, and are bad enough; but much of that handed out at Sabbath-schools is even worse. The leading characters of these are usually impossibly angelic little boys and girls, intent on being good and doing good; and what is most singular, the majority of them come to grief in early life, while the story writers commonly allow the bad ones to grow up and do harm in the world. Death is seldom a welcome visi-

tor to young or old, and while a peaceful and happy death is greatly to be desired, to continue to live and enjoy life is universally looked upon as preferable. Hence, it is hardly wise to teach children that the good die early. They will not be prone to covet an early death; and I have little doubt that many children have been led to become naughty through fear of being cut off by the old reaper in the springtime of life.

"We feed our children's intellectual organisms with this kind of literary pabulum—this mental paregoric and Mother Winslow's soothing syrup—in allopathic doses, before their reasoning faculties develop, and when they get old enough to think, their powers are so enfeebled that they are unable to assimilate the stronger food required for healthy mental growth. Like the drunkard, they must have their customary stimulants, or they will sink into imbecility. I have a friend who used to grieve seriously because of waste of time in what he called his habit of building air castles. 'But for that,' he would say, 'I might have acquired vast stores of useful knowledge, by observing the countries through which I traveled, and the circumstances happening in my vicinity. But I was blinded to all these by the glittering visions that an over-stimulated imagination continually presented to view.' I tell you, friends, it is decidedly wrong, sinful, to load up our children's minds with this senseless tinselry of the realms of thought."

"My dear sir, permit me to congratulate you,"

said the banker. "I find that you can talk and talk well, notwithstanding your statement to the contrary."

"Thank you," the book-keeper replied; I fear that I have talked too well—took up too much of your time. The subject is one of my hobbies, and it carries me along irresistibly, whenever I mount it."

"I'm glad that it does, and that it has led you to say what you have," the teacher observed. "You declared against the new system of teaching, a few evenings since, and, yet, in what you have just said, you use the identical arguments we use in advocating that system."

"How is that? How can you construe my arguments to apply to the subject of 'fads' in schools?" the book-keeper demanded.

"You disapprove of exciting the imagination by suffering children to read sensational stories," was the teacher's reply.

"Yes; well?"

"So do we; and we have, as far as we can, abandoned the use of books containing them. Nothing of Washington and his hatchet and Casabianca, nor other stories of that character, are to be found in our new reading books."

"What have you in their stead?" he asked.

"Instructive and interesting lessons in botany, natural history, geography, history, science, and other important subjects," she returned.

"Yes, to study; but not for reading lessons?"

"Yes, for reading lessons, and not as studies until

the advanced grades are reached. A child can read about plants, fruits, birds, insects, reptiles, countries, oceans, mountains, etc., quite as easily as it can about what some imaginary child, or man, or woman, has said or done, and far more advantageously," the teacher insisted.

"Why was the change made?" he inquired.

"For the reason that it is believed better to give the children sensible and useful truths, rather than exciting imaginary nonsense. To use your own simile—to give them solid intellectual food, in place of mental paragoric and soothing syrup. Another motive was to teach them to observe and think about subjects which concern them, and by this means prevent the formation of habits of idle and vicious dreaming, and inordinate fondness for debilitating literature. These were the motives prompting the change, and their importance is urged upon teachers in modern works on pedagogy, and in the oral instructions we receive from superintendents and principals," said the teacher.

"Then you discourage, or suppress, the imagination altogether, I suppose, after the method of Gradgrind?" he added.

"On the contrary, we encourage it; but endeavor to train it into healthy action, instead of allowing it to grow wild, and injure the possessor with fanciful vagaries or morbid forebodings. The intention of those who introduced the new method, as I understand it, is to educate, invigorate and direct into healthy natural growth all of the mental faculties;

and, so far as can be made incidental thereto, the physical system as well. They hope by perseverance in this course, that men and women will, in time, become healthy, symmetrical and happy beings, with properly developed minds and bodies; better able than they now are to distinguish between good and evil, and much more disposed to choose the good for goodness' sake. The end may be impossible of complete attainment, they have probably set their mark too high; but, surely, every move in its direction is a desirable advance, which those who oppose the innovations are either purposely or mistakenly hindering."

"I must confess, young lady, that you plead your case admirably, and have impressed me with doubts about the wisdom of my conduct towards this subject of education. But you place it in a widely different light, from that in which I have been accustomed to view it. Either your conceptions of its purposes and possible results are much too roseate, or the subject has been grossly misrepresented," the bookkeeper responded.

"How could it be otherwise than misrepresented, when its critics know nothing and are determined not to learn anything about it?" the teacher asked. "Had I attempted to describe your social qualifications, at any time previous to listening to you this evening, I should have misrepresented you wofully, I fear. I should have pronounced you ill-informed, unreasonable and perverse. But you have shown this evening that you are well-informed, and possess

trained and logical reasoning powers; and that your dogmatism and perversity are evidently feigned, as is also your assumption of excessive pessimism. In short, I would now paint your character in pleasing colors; whereas, what I should before have drawn of you must have been false and unattractive. We make mistakes through judging too hastily."

"You believe me better than you thought, before you knew me so well as now. That is as much as to signify that I have improved upon acquaintance," was the pleasantly uttered retort.

"You certainly have, sir. I think all the company will agree with me in that opinion," was replied.

The circlers cordially endorsed the young lady's declaration, and joined in a general laugh at the expense of the book-keeper. As soon as she could hope to be listened to the teacher added:

"I hope you will pardon my using a pointedly personal illustration, to explain my meaning. It was so applicable and close at hand that I could not forbear to seize upon it."

"You are excusable, miss," the book-keeper remarked; and, addressing the company, he added: "The young lady has formed a very proper estimate of my character, I believe, and has had the good sense and courage to tell me plainly. In all honesty I must add that I am greatly obliged to her."

"I think that she has demonstrated pretty clearly that you are wrong in opposing modern improvements in educational methods," the dry goods merchant added.

"She has done more; she has convinced me of my error; and, if she has not allowed herself to be deceived, in placing too high an estimate upon the character of the improvements, an inference which my experience with her does not warrant me in drawing, she may have the satisfaction of knowing that she has won me over to the advocacy of the system."

The teacher was congratulated on her success in winning friends to the school system, in behalf of which, it was plainly to be seen that her sympathies were enlisted. The book-keeper was the third circler to acknowledge a "change of heart" respecting this topic, because of the logical force of her arguments. She was proud of the conquest, no doubt, but bore her honors very meekly, and gained all the more admiration by her amiable and truly womanly deportment.

The conversation had practically ceased, with the close of the discussion between the book-keeper and teacher, until resumed by the doctor, who observed: "It has long been the boast of us Americans that our people are better educated than those of other nationalites, and, until quite recently I had accepted it for an unquestioned fact. Not very long ago, a gentleman in whose company I happened to be, incidentally disputed this in the course of a lengthy conversation. He admitted that it might be true that education was more general in this, than in foreign countries, but was unwilling to fully grant even so much. 'We deceive ourselves,' he contended, 'in comparing our own people with foreigners, be-

cause of their using a different language. Oh, they can only jabber in Deutsch, or Swedish, or Norsk, is a remark we hear almost daily, and uttered contemptuously at that, as though the languages named were infinitely inferior to ours. The facts are, that those languages are quite equal to ours in capacity to express thought and, it may be claimed, that they are superior in construction. Our people forget, that comparatively very few of us can jabber in any other than our own tongue; whereas it is not uncommon for foreigners, even among the so-called lower orders, to speak fluently several languages. French, for instance, is used by the shop keepers and artisans of most European nations, and it is frequently the case that their knowledge of Latin is quite thorough. The young men who come to this country display greater familiarity also with arithmetic and algebra than our youth of equal social rank, and are better qualified for clerkships. Have any of you ever noticed this?'"

"I have," the banker responded, "and what is most singular they are commonly better spellers of English words, than our own boys who have graduated from high schools. We have a number of young foreigners in our bank, who would not be there were they not more competent and faithful. Not because we dislike foreigners, but it is natural to prefer 'one's own kith and kin.'"

"I think I can explain why this is so," the third assistant remarked. "At least I can give the explanation given to me by a young German. In

Europe the teacher is the school master in fact as well as in name. He has power to enforce obedience. Parents and police are obliged to co-operate with him in compelling scholars to obey. Here, as we all know, 'Young America rules the roost.' Teachers have to guard against offending him, if they wish to retain their positions, especially if his father is 'a man of influence.'

"I have heard of several instances where children objected to some particular study in the curriculum of their grade. The teacher insisted, but in a day or two a note came from the influential parent requesting that Johnny be excused from that study. Principal and superintendent were appealed to, but Johnny triumphed, and ever after felt himself superior to the teacher's authority. While the class was occupied with that study, Johnny was at liberty to play the gentleman and breed discontent and mutiny in the minds of other scholars. In Europe Johnny would have had to obey. Where the teacher has control the instruction can be made more thorough. Politics have too much to do with our American schools."

"You have struck the keynote there, young man!" the wagon maker exclaimed. "Not so much politics, perhaps, as office seeking and partisanism."

"Your distinction between politics and partisanism is a happy thought, Mr. Wagon Maker," the grocer observed.

"How to separate the two is a riddle which you will scarcely be able to unravel," the student sagely remarked.

"Why, I think I could unravel that, uneducated old woman as I am," said the landlady's sister.

"How would you proceed, madam?" the student inquired.

"Why, I would provide by law that only competent men, who had passed a critical examination in pedagogy and in all the studies taught in the schools, should be eligible to the positions of superintendent and assistant superintendents. That these should be elected by the people, to hold office during good behavior and continued competency. That they should be held responsible for the management of the schools, and should select the teachers, subject to the approval of a board of commissioners, also elective by the people and taken from different parts of the county or municipality. These commissioners to be not less than five nor more than nine, and to hold their offices three years, except that, for the first term, one of the five and three of the nine should hold for one year only; the second year, the terms of two of the five and three of the nine should expire; after this they should all hold for three years. They should manage the finances, and pay all salaries and expenses. None of the school officers or teachers should be removed, except for cause, and should then be allowed trials; the teachers before the commissioners, the superintendents before the legislature."

"You would try them as cases of impeached state officers are now tried, I suppose," the student suggested.

"Yes, in nearly the same way," was replied. "I haven't drawn up the bill yet, or I should have read it to you; but I could frame it, if it were necessary."

"You have outlined a very feasible and I think sensible plan," said the Rabbi.

"One thing I forgot. I wouldn't permit any interference in the appointment from governors or mayors, for you never can know who may be called to fill those offices," the old lady added.

"Rabbi, we would like to hear from you on this subject," the iron manufacturer observed.

"Please excuse him till after lunch," the landlady pleaded. "It's all ready, and you may come right along, if you please."

There being no disposition to rebel, the meeting forthwith stood adjourned.

CHAPTER X.

THE RABBI'S PROPHECY.—COMMENTS ON SAME.

"Friend Rabbi," the banker began when the circle had re-assembled, "you promised to tell us how, in your opinion, labor saving machinery will probably be made accessory to the elevation of the working people. I have studied the subject a great deal since, and am anxious to compare views with you. Suppose we make that the theme of our conversation this evening?"

"I am fearful that it may not prove interesting to other members of the company," the Rabbi responded. "I don't want to impose my imaginings upon them, and you know that what I can say upon this subject is neither more nor less than speculations; I will not say idle, but probably mistaken and unprofitable, for I have no reason to pronounce my conclusions infallible."

All of the circlers, ladies and gentlemen, having joined in the request, the Rabbi consented to acquaint them with the conclusions to which observation, consultations with others, and reflection had led him; stipulating that the members should ask him questions during his "oration," touching any point which he might fail to make entirely clear.

"I have lived in the world," he proceeded to say, "sixty-eight years, and for fifty years been under the

necessity of being my own guide and manager. I have been farmer, wheelwright, printer, merchant, editor, and money lender; have had varied experiences, and ample opportunities to observe the conduct and learn the thoughts and aspirations of people in all ranks of life, high and low. Yes, I have even associated with the criminal classes, though I never committed a crime, nor did my vicious associates suspect me of being disposed to do wrong."

"They simply regarded you as a man who could sympathize even with those who were under the ban of society, I suppose," said the landlady's sister.

"I presume so," the Rabbi returned. "They gave me their confidence. I have likewise always been a reader of thoughtful books, and a diligent student. So much concerning my fitness for the task I am undertaking. And these are the results of my observations, briefly told: Mankind desires to be happy. They labor under two difficulties—they don't know truly what happiness is, nor how to attain it. This ignorance leads them astray. They have looked to their social superiors for instruction; to their kings, priests and authors, only to find that the minds of these were oftentimes, even more darkened than their own; and the apparent impossibility of gaining enlightenment has discouraged them into stolid stupidity or reckless desperation.

"I will not consume your time by reciting the consequences of their turning for instruction to those occupying life's higher social plains. You are well aware that the latter have, as a rule, deceived them

and used the power thoughtlessly entrusted to them by the confiding masses, as a means to enslave them; for that is a state of slavery, where the products of the labor of the people are taken from them without compensation. And bear in mind that compensation means an equivalent in value; not what the stronger feels disposed to give. The man who takes a hundred dollars worth of labor and pays only fifty for it, because a combination of circumstances have placed the producer in his power, is quite as guilty of injustice as he who gives nothing in return. He can only claim to be less cruel.

"Having once reduced the people to submission, how wonderful were the schemes devised to maintain power over them; but it seems even more wonderful that the ignorance and credulity of the masses made it possible for such transparently selfish plans to succeed. Among them were the stirring up of prejudices of community against community, tribe against tribe, nation against nation and race against race. To effect this kings and priests combined, and, in olden times, the priests of each nation made special gods for their nation, the devotees of which were urged to engage in exterminating wars against nations that worshiped other gods. Even the Jews fell into this error, in spite of their belief in the universality of dominion and fatherhood of the God they acknowledged.

"In later days, since the belief in one God has prevailed over most of the earth, for this is the fundamental idea alike of Christian, Musselman, Buddhist,



Brahmin and Shintoist, the priests have divided the people into sects, and embittered them against each other. To every sect every other sect is infidel, or heretical, and stake, gibbet, fire, and sword are declared to be their just deserts for departing from or failing to accept the true faith. Four hundred and fifty years ago printing was discovered, but because the masses could not read, it did not immediately tend to their enlightenment. Its primitive influence was, in fact, to increase the power and multiply the numbers of their oppressors, by disseminating knowledge generally among the privileged classes, so-called."

"But there were schools, Rabbi, where the multitudes could be taught, if they were willing to take advantage of them," the magazine contributor interrupted.

"Yes, there were schools, but the cost of tuition placed their advantages so far above the ability of the common people to pay, that to them they were practically inaccessible. Only the children of the rich could attend them," the Rabbi answered. "Hence, during fully half of the time that has elapsed since printing was invented, that art has been of no value whatever to the masses. Even for the next one hundred years after, its advantages extended downward no farther than to the wealthier burghers,—the middle classes. This brings us to about 1760, one hundred and thirty years ago, at which time there were many printed books in existence, but, for the most part, they were of a character that only well

educated people could read understandingly, and contained nothing calculated to instruct the unlettered as to their civic rights. Generally, too, they upheld the dogma of the divine right of kings to control the secular destinies of their subjects, and of priests and divines to direct their moral and spiritual affairs; neither of which doctrines were calculated to advance the people's growth in free thought and perception of their right to personal liberty. The leading mandate of the former class was, 'Obey your rulers;' and of the latter, 'Be content with your lot;' both uniting in the precept: 'Pay your taxes and church rates uncomplainingly.'

"Little more than one hundred and thirty years ago, literature of a different character began to be freely published and circulated; but, because the innovation was denounced by the clergy and sometimes interdicted by the rulers, its dissemination was painfully slow. People shrank from excommunication and hanging, and generally refrained from reading proscribed works. Even at that late date, there were practically no schools for the masses, and those which did exist were under the domination of the clergy, who were always powerful enough to drive out and ruin the teacher of a private school, if his methods and lessons did not conform to their standard. It was not until Protestantism divided itself into a multitude of sects, each of which became ambitious to rule, and were accordingly madly jealous of the others and of the older Catholic hierarchy, that education was so far separated from

the control of the clergy as to be in any sense free. And even now, this same priestly influence casts a dark shadow over many of our educational institutions, and is far from being favorable to freedom of thought.

"Do not suppose, for a moment, that I am opposed to religion. On the contrary, I am a firm believer in orthodox christianity, modified by the light shed upon it by the higher criticism of this age; and hope that no word of mine will ever tend, in the slightest degree, to weaken the faith of any. But I am opposed to priestcraft; to interference by the clergy with, and their pretension to authority over, secular matters, by virtue of their being ministers. Let them take part in the management of secular affairs if they wish, but let them do so as citizens, possessing no more than equal right and capacity to manage with other citizens. Why don't some of you call me to account for these wanderings. I wish you would."

"We prefer to let you wander and to wander with you, friend Rabbi; for, thus far, your aberrations have proved instructive," the doctor remarked.

"But I need to keep to my subject, if I am to tell you what I proposed in one evening. I believe, though, that I have sufficiently impressed upon you the one truth that the dissemination of knowledge among the great body of the people has been very gradual. Notwithstanding that the art of printing was invented four and a half centuries ago, and that schools of some kind have beeu accessible only to

those possessed of competencies, for say two hundred years, not more than seventy years have really elapsed since the education of the masses was provided for. That is little more than the life-time of two generations. It is within this space that the progress, of which we now boast so proudly, has mainly taken place. Every year since its forward movement commenced, the rapidity of its advance has been accelerated, until our present rate of progress may be compared with that of even fifty years ago as the speed of an express train to that of a six-horse freighting-team.

"Several causes will conspire hereafter to quicken this movement. The necessity of education is daily impressing itself more deeply and widely upon the minds of those in the humbler walks of life. Educators are aroused to the possibility and utility of improving their systems. The clergy are becoming less persistent in their claim that the education of the young shall be entrusted to them. More than ever, men are ambitious and determined to enjoy happiness in this life, and are beginning to understand the true meaning of the lessons taught by our Savior, during his sojourn on earth. That is, that if we desire to attain to a heaven hereafter, in a life to come, we must strive to create a heaven on this earth. That the prayer, 'Thy will be done in earth, as it is in heaven,' means that we shall endeavor to do God's will toward our fellows in this life.

"All of these causes: Christianity, Humanity,

Love, Wisdom, and even Selfishness, will henceforward operate together to unite the working people, not against wealth, but against poverty. Wealth is not their foe. It is their friend. When it is in the hands of a Frick, or a Carnegie, or any other greedy man, corporation, trust, or combination, it may be used against them effectively; but in their own hands, or in those of their true friends, it can be used for their advancement. If they can raise $175,000 to relieve the distressed victims of strikes or lockouts, which I am assured was the case in a single organization, what is to hinder their embarking in business for themselves? Why not buy an iron mine? Or start a factory? Or engage in some other profitable business? They could then employ themselves, and have their money also employed in their own behalf. It would be necessary for them to begin on a small scale and work up slowly; but is this not the way that individual operators and corporations proceed? Are not the monster establishments of the country, with few exceptions, developments through gradual growths?

"I know an establishment which, ten years ago, started on a capital of $24,000, six men putting in $4,000 each, which is to-day worth $36,000, besides having supported its proprietors in comfort. They all work. and employ besides themselves from eight to twelve hands at good wages. Three years ago I invested $9,000 for the proprietors in eight per cent realty mortgages, thus showing an absolute net gain of $21,000, or eight and three-quarters per cent per

year, besides their own and their families' maintenance. Cannot others do the same when they learn how? What I mean is: can they not form manufacturing stock companies among themselves? Combinations under their own control? I think so. There is but one thing to hinder; that is the overpowering advantages which wealthy corporations are granted under our mass of corrupt beneficiary legislation. It is this circumstance and others similar to it which have come under my observation, that leads me to hope for the speedy upraising of the working classes to the level of comparative comfort. They need to become the owners of the machinery they use, and work it on their own account.

"I have founded my hopes largely upon the tenacity with which their unions hold together and abide by the rulings of Mr. Powderly, their truly great leader; and from the vigor they have displayed in their resistance to the oppressions of employers. With public sentiment against them; with the press, the courts, the law-making and executive officers of the government, and often the pulpit, all arrayed on the side of monopolistic capitalists, and with thousands of equally skillful non-union workmen, ready and willing to fill the places they vacate whenever they go out upon a strike, they have nevertheless waged their warfare with success. Not always gaining all they desired; being foiled in this, perhaps, through the folly of some of their own numbers who refused to be controlled; or it may be, as has been said, by turbulent outlaws, hired by their employers to destroy

property and charge such damage to the strikers."

"Do you really believe, Rabbi, that the workingmen have gained anything by strikes?" the bookkeeper inquired.

"No, sir," the Rabbi returned, "for a man cannot claim to believe what he knows; and this is something that I know. They have not always gained nor have they gained all they asked; but, in the aggregate, their gains have been highly important. They have shortened materially the hours of labor, have forced their wages up from meagre pittances to respectable salaries, have compelled employers to provide for their health, comfort and safety, and have driven them to treat them humanely, instead of using them like dogs, as many of them did in olden times, and a few unprincipled knaves still continue to do. This much they have gained, and the principal fight they are now waging is to prevent employers breaking up their unions. In this they will also come out victorious, in spite of subsidized newspapers, truculent judges, and treachery in their own ranks. The right to combine and use their strength unitedly to gain advantages to which they are legally and morally entitled, cannot be successfully disputed; and, when the monopolistic combinations seek to deprive them of this privilege, or render it nugatory by refusing to employ members of unions, they deserve and will henceforth receive the unqualified condemnation of the public."

"Especially where such employer is a railroad

or other corporation, enjoying especial privileges granted by the public," the iron manufacturer interrupted.

"Well said," the Rabbi assented. "You will now understand, I presume," he added, "that my belief in the elevation of the working classes rests upon these causes which, having gradually become operative, grow stronger every day. I will name them: The general diffusion of knowledge; the constantly increasing enlightenment of the working people; the better understanding of the requirements of christianity; the increasing prevalence of true humanitarianism; the weakening of the hold of superstition; the growing abhorrence of tyranny; the abolition of castes in society; the general acceptance of the faith of the universal brotherhood of man.

"It may be claimed, that the developments of these are all very largely the results of labor-saving machinery, which probably commenced exerting its salutary social influence with the invention of printing, and has been extending its field of operations from that time till the present. We have now reached a period when its influence has apparently become prejudicial to human welfare, under existing social conditions; it is interfering too seriously with the employment of human labor. It is beyond our power to put the machinery away from us,—to drive it out of use,—and we will, therefore, be under the necessity of adapting society to the changed condition of circumstances. What the nature of these adaptations will be I can no more pretend to foretell than any of you.

"I may be able to mention some apprehended changes that will not occur. You will not see the unemployed starve, nor will you see society consent to kill off the superabundant supply of laborers. No power on earth can thrust them back into slavery, serfdom, peonage, nor even hold them longer as a different social class or caste. They have attained too great an elevation to be repressed, and must necessarily advance to greater heights as the world moves forward and upward. Machinery, meanwhile, will continue to improve and multiply in kind, and power, and number, until the time arrives when all the real work of the world will be performed automatically, man's services being only required to guide and direct its movements. Where a score of workmen are now necessary, one-fourth of the number will then suffice.

"What will happen in that case? Will it not be that man, who cannot be permanently idle, will devote his attention mainly to his moral and intellectual improvement, and to attaining increased spiritual growth? Relieved of the necessity of constant toil for the supply of nutriment and clothing, with luxury and superfluity within easy reach, there will no longer be occasion for his mind to be occupied with the cares that now absorb most of his attention. He may then leisurely consider the lilies of the fields, how they grow! He will not longer need to take serious thought of 'wherewithal he may be clothed' and fed. The little labor required of him will be no more than a pastime, a relief from the mental exercise which

must become his chief employment, although no necessity will probably exist for his carrying it to fatiguing excess.

"Under such circumstances, with the causes of solicitude removed by living in the midst of plenty, I cannot believe otherwise than that greed will be forgotten; that the incentives to theft, robbery and swindling having departed, these crimes will soon become unknown; that wars will cease, and that, in short, we shall have arrived at the millennial age. I may be heterodox in this opinion, but I regard compulsory hard labor as a curse, and hold that its necessity is the cause, the mainspring, of most of the crimes with which the race has been afflicted. To escape the performance of their share of it, the strong have oppressed and enslaved the weak, using all the machinery that force, falsehood, and superstition can supply to hold them in life-long bondage. All the crimes chargeable to pride, cupidity and avarice spring, in my opinion, from this almost universal desire to avoid the hardship and degradation of compulsory labor.

"Hence, believing, as I do, that machinery can and will be devised for the performance of so large a share of it, that very little fatiguing manual labor will be left for human effort, am I not correct in looking to this as the means for releasing the laboring masses from their servitude to lives of toil, with the accompanying hardships inseparable from that condition? And, if our friend, the wagon maker, is correct in his calculation, that the machinery now in use performs

five-twelfths, even, of the labor required of men's hands previous to the later machinery's introduction, fifty years ago, am I over-sanguine in believing that hardly the life-time of another generation will be necessary to make such additions to its volume and variety as will enable it to perform four additional twelfths? Or, that, when it shall have become able to accomplish three-fourths of all the work, the remaining one-fourth will not interfere with the emancipation, and opportunity to achieve happiness of humanity? This is my doctrine, my belief, my anticipation of the realization of the promises made to man by his Creator. Am I a dreamer? A victim of delusions? Are my fancies preposterous?"

"I fear that you are over sanguine, Rabbi, although I must admit that, building as you do on well-known facts for premises, your inferences and conclusions seem to follow logically, as the results of causes which we all know to be, and likely to continue to be, operative. I have never permitted myself to carry my meditation of this theme to the length that you must have gone, yet I have frequently wondered: what the ultimate consequence of the multiplication of machinery must be on social life. My conception of it has, so far, been on the opposite side from hopeful," said the iron manufacturer.

"While the ideas I have formed, have neither extended to the extreme our friend has reached, nor been so hope-inspiring, they are closely akin to his. When I have allowed myself to speculate upon this subject, I have been led along the same path. The

difference between our views consists, mainly, in the circumstances that my starting point is much more recent than that of the Rabbi, and that my speculations stop far short of his. I have never ventured much beyond the present time, satisfying myself, in answer to the inquiry: and what then? with a submissive: Heaven only knows! He has shown a braver spirit of adventure into the darkness which impenetrably shrouds both ends of my range of thought. I can only say that I hope he is right," was the criticism which the banker offered.

"I am sorry," the dry goods merchant proceeded to say, "that I cannot even hope he is right. To me his speculations appear groundless romancings, at his indulgence in which we have a right to be astonished. There is one very important element affecting this question, which the three of you appear to have lost sight of. I refer to the increase of population. This grows with, if not faster than, facilities of producing; so that in spite of the increased supply of articles of necessity and luxury, the demand remains approximately proportionate. This will, in my opinion, always be the case, and will postpone the great millennial holiday, which the Rabbi predicts, even to the end of time."

The harshness of this criticism astonished the circlers generally, and from the expressions of their countenances, was disapproved of by the majority. The Rabbi, however, bore it pleasantly. One member, the law student, was apparently prompted by it to utter a similar opinion, in even discourteous language.

"I cannot," said he, "regard it otherwise than as weakness for a man of sound intelligence to permit his fancy to play such fantastic tricks with his wit as to set it at building conjectural theories, and endeavoring to impress them upon others as meriting consideration. After what our friend had said previously, about the folly of vain imaginings, I am surprised to hear from his lips, and as a serious prediction, something which equals the wildest fictions of Jules Verne or H. Rider Haggard. He must permit me to pronounce this speculation preposterous."

"Young man," the book-keeper interposed, "are you Christian, Turk, Buddhist, or Atheist? I believe that it is held by all those who believe in one God, the ruler of the universe, that the world is, at some time or other, to have a millennium. We have been expecting this to come by and through some miraculous interposition of the Almighty, notwithstanding that experience has, for thousands of years, been teaching the world that God acts only in conformity with, and never contrary to, the laws of nature. Are you one of those who expect, on some bright summer day, that the sky will open disclosing a heavenly choir descending to earth with trumpets, psalteries and harps, proclaiming that the jubilee has come—that the millennium is here? I think you had better recall your condemnatory remarks. They are not as creditable to you as you suppose. You may not concur with the Rabbi, neither do I; but I must give his theory the credit of being well-founded and logical."

"I coincide with you, Mr. Book-keeper, most heartily," said the teacher. "While I am afraid to accept the Rabbi's prediction, as an entirety, especially that portion relating to the nearness of the millennial age, because it seems too good to be true, his theory is certainly free from extravagance. I cannot but regard it as sound reasoning from cause to effect. So far as logic and plausibility is concerned, he certainly has their support."

"I must look over my Bible, for I think it is possible he may also have scriptural support," the landlady's sister remarked.

"I am sorry to have to express myself as opposed to what our presiding officer believes, but, in this particular, I regard him as altogether too optimistic. I don't believe in a millennium on this earth, until after its purification by fire," was the sentiment the magazine contributor gave expression to.

"Outside of my profession," said the doctor, "I am not a learned man, but permit me to call your attention to a few commonly accepted truths which have more or less bearing upon this subject. I am unable to assent to what the Rabbi has told us, for the reason that the existence of a millennial age must necessarily be a period of freedom from sin. Though it may be true that, in the midst of plenty, the motives to theft, robbery, and kindred vices will lose their power, that state of being is not likely to extirpate man's passions. The incentives to murder, and to other crimes growing out of human frailty, will continue to exist and be likely to become stronger be-

cause of the diminished necessity for expenditure of muscular and nervous effort in toil. There is reason in the old adage: 'The devil finds work for idle hands to do.'"

"Again, it is now-a-days conceded that these vicious inclinations are largely inherited, and it is no doubt a physical truth that 'The sins of the fathers are visited upon their children, even to the tenth generation,' because of this law of heredity. How, then, can we hope for the millennium in the lifetime of one or two generations? Three hundred and fifty years, the age of ten generations, at least, must pass away, before we can expect that humanity will be divested of the incentives to perpetrate that class of crimes prompted by these natural frailties; and, therefore, before a millennium can begin. Then, again, all the prophecies which are recorded in holy writ, concerning a millennial period, speak of it as coming after direful and calamitous visitations. We are first to have wars, pestilences, famines, earthquakes, storms of indescribable fury, and man is to pass through a prolonged period of grievous suffering. So far as our friend's auspicious prophecy depends for support upon scriptural authority, I cannot agree to its possibility. The beginning of a millennium, brought about by natural causes, can hardly be hoped for in less than a thousand years."

As no one else appeared disposed to speak upon the question, the Rabbi remarked: "I am glad to have drawn forth the opinions to which we have listened, and have no doubt that you will hear,

without demur, the brief reply that I shall venture upon at this late hour. Our friends, the wagon-maker, iron manufacturer and banker, suppose that I am over-sanguine. Otherwise they have no fault to find. They admit that my deductions are logical, and in strict accord with the natural trend of events. If this is true, and if it is also a fact that we have arrived at a crisis in human affairs, when the commonalty must either assert their equal right to 'life, liberty and the pursuit of happiness,' with their more fortunate brethren, or submit to greater degrees of oppression than they are now subject to, which appears to be the present situation, then I believe that we have arrived at a stage of affairs when a radical change must transpire.

"Granting so much, it now remains to surmise whether the forward movement will be upward or downward. I believe it will be upward, as it has been ever since the Anglo-Saxon people were released from wearing the iron collars of Norman mastery. I cannot think that the intelligence of the race will permit the downward course to be taken. If it is upward, it must be with the force and speed of the momentum already attained, accelerated by that resulting from additions to the appliances which have lifted us to our present elevation; that is to say, automatic machinery and better facilities for enlightenment. Can you calculate the speed with which these will force the world onward from any other starting point, than a comparison with what these identical agencies have already accomplished? It is on this basis that my theory is erected.

"As for the increase of population, urged by the dry-goods merchant, as an argument against what he conceives to be my 'groundless romancings,' I think upon reconsideration he will perceive that it must operate as an additional motive force to accomplish the results I predict, and in a briefer interval of time because of the greater necessity for its consummation. I will leave him, for the present, to renew the examination of my theory from a more advanced stand-point, relying upon his good sense to convince him that he has been somewhat precipitate in pronouncing judgment. As for our legal friend's argument, he has left it so indefinite that I can find in it nothing to answer. I hope he will use his clients better, when he gets them, than to trust their causes to mere insinuations. These are not arguments. I had hoped for an argumentative criticism of my theory from him, revealing its faults and short-comings, and am sorry to have missed it.

"To the book-keeper I need only to say that I am thankful, not so much for defending me against the unfavorable criticism, as for bringing to your attention a new train of thought, in his allusion to biblical prophecy. The doctor, too, alludes to this, but uses it against me. I will want to be heard on this branch of the subject at some future time. It is now too late to do it and myself justice. Our fair friends, the teacher and magazine contributor, are only afraid to assent to my proposition, because they suppose it to be too good to be true. I hope they won't be so unreasonable when the right men favor

them with proposals of marriage, and to the remainder of you, I must return thanks for the attention you have favored me with. And"——

"And to me, Rabbi, you are under obligations for announcing that supper is ready, and thus saving you from an onslaught for which my sister is getting ready. If you don't escape at once, she'll pelt you and your theory with bible texts for half an hour at least."

CHAPTER IX.

A KIDNAPPED CHILD.—THE RABBI'S PROPHECY ELABORATED.

"Ladies and gentlemen," said the banker, "I want to introduce a new member. One not likely to take part in our discussions nor attend further meetings, but for whom I bespeak a kind welcome at this time," and he set down in our midst a little girl about five years of age. "This young lady called at the bank this afternoon and walking directly into the parlor, told me that she wanted money. On my asking how much she needed, she answered, 'Oh! heap money. More'n a dollar.' Questioning led to her telling that a man sent her in and told her to ask for money. The man, she said, was not her father, but only a man who took her, and her home was gone away off; and the man would whip her if she didn't get money.

"My window opens upon the street, and on looking from it, I saw a man on the opposite side, who appeared to be waiting for somebody. When I called the child's attention to him, and asked if he was the man, she nodded and exhibited such signs of fright that I at once concluded she had been kidnapped, and determined to retain possession of her until the affair could be investigated. I sent out one of our clerks, with instructions to procure the fellow's arrest.

"Having no other place to take her, I brought her here, and Mrs. Russell has already provided her with a new dress, very different from that she appeared in at the bank. When it was put on, Mrs. Russell tells me that the child's conduct plainly intimated that she was accustomed to nice clothes. She believes that the man stole her from her home in some other city, perhaps a year or more ago, and is training her to beg. If this proves true, I will have the fellow punished, and the child restored to her home."

On hearing of the probability of the child having been kidnapped, the magazine contributor left the room, to return in a few moments with an envelope in her hand containing several newspaper clippings, one of which read as follows:

A Lost Lillie.—Lillie Bentham, the four year daughter of Seth H. and Martha Bentham, strayed away from home on Wednesday, and, notwithstanding that persevering efforts to find her have been made by her parents and friends, no clue has yet been discovered. It was feared that she had fallen into the creek, but a pains-taking search of the stream has dispelled this apprehension; and it is now believed that she was stolen by a party of Gypsies, who visited this locality a month or so ago. Any person who will send word of her whereabouts to her distressed parents, will convey a great favor upon a worthy and deeply afflicted couple, and be liberally rewarded besides; and *no questions will be asked.*

Then followed a detailed description of the child and her clothing.

"I cut this from a country newspaper," the young lady added, "months ago, not with any expectation

of hearing of the child, but as suggestive of a story. If it assists in restoring this little one to her parents, my labor will not have been in vain."

An examination of the child revealed that her description tallied closely with that in the clipping. The next thing was to ascertain where the paper it was cut from was printed. The only clue was the name of a county attached to a portion of a mortgage sale advertisement on the reverse side of the slip. With this to aid him, the banker hoped that he would be able to secure the return of the child to her home; meanwhile, she was to remain an inmate of the boarding-house.

"Friend Rabbi," the law student proceeded to say, as soon as the question of disposing of the child was settled, "this does not augur well for the early realization of your dream of a millennium. It will require a good many years to civilize such creatures as they who stole this child from her home. Don't you think so?"

"About how many do you suppose?" the Rabbi quietly rejoined.

"Well, not less than two hundred, at least," the student returned.

"I am in earnest, when I declare that I do not want to occupy an undue proportion of the time of the circle," said the Rabbi; "but my desire to explain what I said at our former meeting, and which some of you seem to have misunderstood, leads me to ask the privilege of elaborating that subject somewhat. I hope you won't get out of patience, if I detain you

ten or fifteen minutes. I wish to make my conception of what I believe to be an important truth, clearly understood."

"Take all the time you require, friend Rabbi," the wagon maker responded. "I am sure we will listen with pleasure."

The circlers generally having signified their assent, the Rabbi proceeded:

"'Whatever becomes must be begun,' that is to say, nothing appears in its condition of full development, until that stage of its existence has been attained by growth. All great things grow slowly. This is true of moral, social and spiritual changes, as well as of animal and vegetable productions. Again, in my opinion, the millennial age of the world is not one during which mankind will enjoy absolute immunity from toil and care, nor from sin and its consequences. The race will, I think, still be liable to disease and physical suffering, and death will be the termination of life. Neither will we be without the necessity of employment. Indeed, I cannot conceive of a heaven, where immortal spirits will have nothing to do but sing psalms and play harps. Such occupations would soon become tiresome.

"God himself is an activity; not an inert, tranquilized being, doing nothing and having nothing to do, like the deity of the Buddhists, their great and final *Nirvana*, or eternal rest. Eternal rest is eternal death—annihilation. On the contrary, our God is eternal life, eternal activity, eternal power. Nor do I believe that there can be happiness without labor,

exertion, power. Hence I hold heaven to be a place of useful employment and happiness. The millennial age must also be one of useful and diligent employment, in which man will have his sustenance to provide and the welfare of his fellows to care for. Otherwise the race would die of *ennui*, of indolence. We should become like the English nobleman, who shot himself in order to avoid the trouble of dressing and undressing. He was disgusted with having nothing useful to do.

"You will now understand, that my idea of a millennium is not that too commonly entertained, where mankind will have nothing to do but eat, drink and be joyful; but a condition where all will have to labor, and where suitable labor will be provided for all by themselves. Such a social condition will only be different from that now existing by the entire freedom all will enjoy. There will be neither masters nor slaves, greed and avarice will be banished, because there will exist no motive for their exercise. Government officers will be truly public servants, and the mission of governments to promote the happiness of the people, now theoretical, will become actual. Wars will cease, because the causes which produce them will have passed away; and the universal brotherhood of man and fatherhood of God will be the accepted belief of all. Still there will be different races, different nations, different communities, and different families, as there now are.

"Such is my idea of a millennial age. Now, to return to the proposition, that 'Whatever becomes

must be begun;' permit me to say that I did not tell you that I believe the millennial age will be here, in full development, within the lifetimes of three, or five, or even ten generations; but only, that I believe its beginning is not more distant in the future than a single century. It is a conviction in my mind, that its demonstrable and acknowledged beginning cannot be postponed beyond the opening of the twenty-first century. As for the date of its complete development, I have not and cannot attempt to specify it. With its beginning mankind will, no doubt, become more generally and earnestly engaged in laboring for the moral and religious elevation of the race, and for the cultivation of its intellectual faculties. With advancement in these departments, which relief from the necessity of excessive toil and from discomfort and want will contribute to accelerate, the holds of sin and vice will be constantly weakened, and it is not unreasonable to hope that within a thousand years, or even less time, the dream of the prophets may be fully realized, and the world become comparatively sinless, a true kingdom of God upon this earth.

"I cannot think that this philosophy is the result of dreaming, or of idle speculation, for I have worked it out by reasoning from cause to effect; and, for my life I can perceive in it nothing preposterous nor unreasonable. If any of you do, you will confer a great favor upon me by pointing out such defect. It is not, I believe, the accepted doctrine of the christian church of to-day, but that is not my fault. I am

certainly a believer in Christianity, and while my life has too often been inconsistent with its teachings, I have never desired and do not now desire, to do or say aught that would in any wise tend to impair the influence of any one of the true Christian sects. And this by the way, brings to my mind another circumstance which supports my theory. Not only has the church cast off many of the bonds of superstition and traditionary false doctrines, but most of the protestant sects are making laudable exertions to free themselves from the thralldom of sectarianism.

"This latter blessing is most ardently wrought for by the young people, as shown in their Young Men's and Young Women's Christian Associations, bands of Daughters of the King, and Christian Endeavor societies, in none of which are sectarian or denominational distinctions recognized. The union meetings, and combined efforts for revivals of religion, are other evidences of the gradual emancipation of these sects from the ignoble strife of selfishness, which has been a disgraceful characteristic of protestant religionists for many years. This disposition to liberalize religion, leaving the individual free to follow the dictates of his own conscience, as to the non-essential dogmas, is a grand step forward, and must be attended with remarkable results in the early future.

"I think that I can already perceive, too, a similar disposition to advance on the part of those older and more conservative organizations: the Episcopal, Lutheran, Greek and Romanist churches, and am

feign to believe that the time is by no means illimitably distant when they will all be found operating with the Protestant sects for the regeneration of the world; instead of working separately, for the aggrandizement of their respective divisions of what is now understood to be one and the same faith. We may go even further than this. Already there is planned and will, most likely, be consummated in a few months hence, at the world's fair in Chicago, a convocation of representatives of all the leading religious ideas of the world: Christians, Mohammedans, Buddhists, and Shintoists. The purpose of their conference will be to compare, in a spirit of friendly tolerance, their several systems; harmonize, as far as possible, their differences; and establish a pacific understanding and unity of purpose. That is to say, to discover some sufficiently roomy platform upon which they may all labor unitedly to promote the welfare and advancement of the race.

"Who, but the Almighty, can tell what the result will be? Inasmuch as religious differences gave rise to the prejudices which have divided and antagonized the various races and nations of mankind, why may not the harmonizing of these differences lead to the establishment of permanent concord amongst them? Is not this the meaning of the Lord's prayer: 'Thy kingdom come, and thy will be done on earth as it is in heaven?' Again, I must claim that my theory rests upon a solid foundation and contains no unsound sentiment. I only regret that it was not given me to see it in early life, so that I might have

expended the might of my youth and robust manhood in urging it upon my fellow men. It is now too late for me to do much in furthering its dissemination, beyond explaining it to those whom I can induce to become listeners; and to such I am always sincerely grateful, that they aid me in performing what I consider to be a duty that I owe to heaven."

On the Rabbi's conclusion a solemn silence fell upon the assembly. No one seemed disposed to mar the influence of his discourse, until finally the pianist slipped quietly to her place at the instrument, and played several appropriate selections from the grand operas of Mozart and Handel. This was continued until the company regained their customary composure, when the doctor, addressing the Rabbi, remarked:

"I really do not know, friend Rabbi, whether I ought to apologize to or thank you. Your elucidation, or rather elaboration, of your theory overcomes some of my objections. There must, as you say, be a beginning to this period and a gradual development, if the millenium is to come in a natural way as the sequence of material causations. I have always held that it would be the result of a succession of miracles, and that only the truly good would be left on earth to enjoy its blessings. In this I may be, probably am, in fault. Your idea of a gradually approaching change, or growth, is most consistent with the progress that the world has made thus far."

"Allow me one moment, doctor," the Ra bb

interrupted. "Have you not confounded the prophecies of the millenium with those of the final consummation, or the destruction of the world and its inhabitants?"

"Possibly I have," the doctor replied. "But here is another point. If I understand your theory, man is to regenerate, convert and purify himself, in a natural manner and consistently with natural laws?"

"Oh, no! Excuse me," the Rabbi returned. "It is impossible that man shall regenerate himself. That is God's work alone—the spiritual birth. His conversion and purification are quite different affairs. They, I think, must be worked out by the man himself, guided and influenced by the Holy Spirit. Now let me ask a question: Are not these operations of rebirth, conversion, and purification all miracles? Are we not living, every day, in the midst of miracles? The growth of vegetation, of ourselves, are they not all miracles, which we can neither understand nor explain? Our progress in enlightenment and civilization is a most wonderful miracle. And all these are of God's working. My theory of the approach of the millennial age, then, involves not one, but a long succession of continuous miracles."

"Still you leave the prophecies unfulfilled," the doctor contended. "The wars, pestilences, famines, and convulsions of nature; the throes of agony, which we are told was to usher in this blissful era, how about them?"

"Merciful heavens, man! have we not had them?

Are we not having them? What are the recent cyclones, floods, earthquakes, that have occurred in various localities? The epidemics of influenza or grip, the cholera, and various other ailments prevailing in divers sections of the world? The famines in Russia and Mexico? Are these not enough to fulfill the direful predictions you allude to? Or would you have the race suffer still more grievous afflictions? Remember, too, that we are still a century distant from the beginning of my expected millennial age, and there is time enough left for the occurrence of the most awful catastrophes that human imagination can conceive of, coming either as destructive convulsions of nature, devastating wars, death-dealing pestilences, or depopulating famines. On that score you can have no occasion to find fault."

"I must confess," the doctor resumed, "that my objections dwindle into nothingness, when you turn upon them the light of true criticism. Is it possible their causes were but huge shadows, by the size and density of which I was so disturbed? It seems so, and that I shall have to recall them. I hope that I am wrong, and that your theory may prove true."

"I find it difficult to resist the Rabbi's arguments, and wholly beyond my ability to refute them," the magazine contributor remarked; "but his theory is so decidedly antagonistic to what I have been taught, that I cannot assent to it until I have given it more consideration. This is an instance where one woman, at least, cannot jump at a conclusion.

His theory certainly has plausibility in its favor, and we may hope that it is true, for humanity's sake if for no other reason. I am grateful to him for this clear explanation of it."

"I do not think my biblical texts will prevent my accepting it. I cannot understand the texts, whether they allude to this life or the next, but I can appreciate fully what the Rabbi has told us, and believe it our duty to labor for the verification of his prophecy, if haply we can do anything to bring it about," was the comment of the landlady's sister.

The teacher was content to declare that she accepted the theory in perfect faith; and the type-writer and pianist coincided in opinion with her. The former taking occasion to add, that she could see no other feasible method of arriving at a millennium on this earth.

"You won't expect such a confirmed conservative crank as I am to avow my adhesion to your new light doctrine, on the instant," said the book-keeper; "but I promise you, friend Rabbi, to study it thoroughly and give you my opinion in the early future. I will only add now that I am quite likely to become your disciple, for you apparently have both reason and common-sense on your side."

The student adhered to the opinion he had formerly expressed. "For my part," he added, "I don't believe in a millennium. It is, in my opinion, a silly dream in which those whose minds have been impaired by too serious reflection about religion have been led to indulge. As for me, I cannot believe that

the world has made any moral progress whatever, since the beginning of the historic age. Men are practically the same now, so far as their moral and social natures are concerned, that they were two thousand and more years ago. No noticeable advance seems to have been made, neither in what may be called the moral and mental sciences, nor in philosophy and art.

"Do we not still go back to the sages of Greece and Rome for our philosophic precepts and maxims, our moral laws, our rules of logic, rhetoric, oratory, poetry? Where can we find better poetry than that of Homer, the Psalms, the book of Job? Does any other contain evidences of deeper thought, more profound philosophy? And for specimens of imaginative composition, has any modern surpassed the Greek tragedians? What will you compare, for lofty social precepts and equitable maxims, with those of the Latin authors? Or, in the departments of art, have we better sculptors, or abler architects than the ancients, or even more correct and artistic painters? We excel them only in our knowledge of the natural sciences, and our labor-saving machinery; because our necessities have compelled us to work along these lines, and for no other reasons. Why boast of our progress, when the ancients are still our masters in the beautiful and morally elevating? I am not a believer in this much lauded progress."

"It strikes me that our legal friend has either forgotten, or wilfully ignores the theme of our debate," said the iron manufacturer. "'God made man in his

own image.' I don't understand that to mean that man's physical body is in the image of the Almighty, but that he endowed him with godlike intellectual and spiritual powers. He gave him understanding and reason. The first of these he may improve from outside influences by observation of external objects, of causes and effects; and from inside influences by the exercise of his reason. This reason is a spiritual gift, a faculty of the soul; while the understanding is intellectual, a faculty of the mind. The latter is probably mortal and readily capable of development and strengthening by training and exercise; the former is immortal and can only be improved or debased as the soul advances in spiritual growth, either towards the good and holy, or towards the evil and devilish; for the soul's growth, it seems to me, may take either direction. This it is which constitutes man's free agency: that it is within his power to give direction and character to the soul's expansion and development.

"The discernment of beauty, the æsthetic instinct, is a perception by the reason, and its cognizance by the understanding proceeds from an effort of the reason. It may sometimes happen, no doubt often does happen, that the understanding also recognizes what it supposes is beautiful of its own volition; and when the reason is called upon to confirm such choice it may be that it negatives it. We have, I presume, all experienced changes of mind in respect to objects, poems and sentiments. Recognizing them, at first, as either beautiful or homely and afterwards viewing

them in exactly the opposite light. For some cause, reason has refused to confirm the original verdicts of the understanding.

"Reason being eternal and improving only by soul growth, it was just as active and capable at the time of man's creation, as it now is; and there is, therefore, no cause for wonder, that the ancients had equal ability with ourselves to give their ideas of it expression on canvas or marble, or in language. Their environments were quite as beautiful as those which surround us, and they perhaps had more leisure to observe and work out expressions of the results of their observations. But those of them who observed and who gave utterance to their ideas, were very few, indeed, compared with the vast masses who were enslaved and imbruited; whose faculties were deadened beyond any capability either to discover or appreciate any sort of beauty whatever. We are discussing the possible elevation of the multitudes of the race, not of the favored few, who were long ago so fortunate as to acquire high degrees of culture; and so far as this one question is concerned, the modern world has made remarkable advances on every past age.

"With the explanations given us this evening, by the Rabbi, I can most cordially endorse every word of his theory, and accept it as my own. I, too, believe that the world is fast approaching a condition when the millennium, such as he describes, must result as the effect of causes which we see in operation on every side of us."

"I cannot agree with the Rabbi, even after listening to his lucid explanation," the dry goods merchant declared. "If the scriptural predictions of that age and condition mean anything, they refer to the peopling of the earth by the souls of the righteous, after they shall have passed from this life through death, or by a mysterious change equivalent to death. They are not to be flesh and blood, with the passions, tendencies, wants and afflictions to which our present bodies are subject, but pure, refined and sanctified spirits of 'just men made perfect,' and their advent upon earth will not occur until after the human race is utterly destroyed and the earth purified by fire. To speak of a millennium occurring as our presiding officer predicts, and to be enjoyed by fallen and depraved humanity, sounds to me like blasphemy. I cannot think it wise to contemplate the subject in that light. It is hardly more reverent than atheism. God is a spirit; and works by the spirit; not by the arm of the flesh."

"I hope our friend, the dry goods merchant, will not take offense, if I declare that the sentiments he has just uttered are wholly out of tune with scripture, nature and the character of Deity," said the wagon maker. "Wherever there is in the Bible a prophecy having reference to a millennium, it is mankind that is to enjoy it, not resurrected souls. The latter are not human beings, not mortals, but immortal spirits, whose happiness is provided for in a world or state beyond and above this life. I hope our friend will study his Bible more understandingly,

more critically. If he does, I believe he will cease to regard as blasphemous what the Rabbi has told us. One thing he surely will find, that God urges all men to live uprightly, deal justly, and love mercy; and if all, or even a large majority, will do this—will obey this commandment—the millennial age will have arrived.

"I believe the Rabbi's prophecy will be fulfilled, for this reason: if it were not possible for man to live as God has commanded, why give him the commandment? Does God talk idly? Did Christ die in vain? Is anything too good for those to whom God appointed His only Son to die an ignominous death? God made man; cannot He save him from sin, although so prone to stray in that direction? But the coming of the millennium is not God's work alone, no more than is that of making the land flow with milk and honey. It is our work. He only promises to co-operate with us. Let us, then, strive to do all we can to fulfill the Rabbi's prediction, and to hasten the time of its fulfillment."

"I am heartily in accord with the Rabbi's theory, and with what we have just heard from our friend, the wagon maker. I have listened with a good deal of interest to the discussion this evening, and while deprecating the introduction of religion into the controversy, am hopeful that the result will be beneficial. We must ultimately fix upon some plan to lay this entire matter before the public, and I move that the Rabbi be requested to have the editor's and magazine contributor's reports of this and the preceding

meeting revised by a committee of three, and published in the papers," said the banker.

"I suggest that the number on that committee be increased to five, by adding the writers of the reports," exclaimed the book-keeper.

The banker amended the motion as suggested, and on its adoption by a unanimous vote the Rabbi named, as the committee, the banker, book-keeper, dry goods merchant, assistant editor and magazine contributor.

"I must add," said the Rabbi, "before we adjourn, that I feel guilty of having occupied too much of your time with one of my hobbies, and thank you all for the interest you have manifested in its consideration. I suppose we may regard this as concluding the discussion of the subject of the elevating influence of machinery on the laboring classes, and as the evening is too far spent to take up another topic, I will take the liberty of asking our pianist to entertain us, until Mrs. Russell interferes with her invitation into the dining apartment."

CHAPTER XII.

THE PATENT SYSTEM—WEALTH NO GUARANTEE OF HAPPINESS.

The Rabbi was very fond of music, and, before the circlers assembled, persuaded the pianist to treat him to a superb entertainment. The other members found him reclining in his easy chair with the evening paper in his hands, but with eyes closed and mind alert to drink in the harmony which the young performer drew from the magnificent instrument. And she appeared to be playing with more than usual skill and zest, to gratify her single auditor. On concluding the selection she remarked:

"I have been paying my old friend a debt. He has been so kind as to send me four new scholars, and, although he tried hard to conceal his agency in the matter, the young people were not so secretive. They simply lifted the bushel under which he sought to hide his kindness and exposed his good deeds to my view. So I have given him four of my very best pieces, and have played them as artistically as I know how."

"And have far more than repaid me for any kindness I have ever been able to do for you," the Rabbi responded.

"But why do you stop now?" the book-keeper asked. "The rest of us may not have sent you

scholars, but perhaps we shall. We don't want to be slighted."

"My friend, the magazine writer wants your attention this evening. She has something to say about patents. I must not trespass upon the rights of the others, you know, but may have an opportunity to amuse you before the evening closes. I am only too happy to be of use," the young lady responded.

The Rabbi accordingly called upon the magazine contributor to tell the circle what she wished to say and, in response, she replied:

"You remember, no doubt, that when the subject of patents was before us several evenings ago, I proposed that each of us prepare a list of the patented articles we use. Well, having prepared such a list myself, and learning that several other members have their lists ready, I thought this a good time to bring the matter up. Here is my list. It contains thirty-four different articles."

"Mine," said the type-writer, "contains forty-two articles, of which twenty-three are also on hers."

"I have but seven that are not on the other lists," was the teacher's statement.

"And on mine are five, that I do not find on others," the pianist explained.

"I have eleven to add to theirs," said the landlady's sister.

"The total of my list is seventy-four, only eighteen of which I do not find on the lists already reported," was the landlady's addition.

The number of different articles being counted, the secretary reported that there were ninety-four. The law student, book-keeper, grocer, doctor, banker and Rabbi handed in lists containing thirty-eight articles, in addition to those in use by them but also reported by the ladies. To these the iron manufacturer and dry goods merchant, who had not made lists, were able to add twenty-two more from memory, and the wagon maker, including his tools and machinery, returned fifty-four others. The third assistant editor, who had held back till all the other reports were in, expecting to swell the total immensely, had only three articles to add: his cuff-fasteners, pencil sharpener, and finger-nail trimmer and cleaner. The sum of the sixteen reports was two hundred and eleven articles, in use by the company, on which live patents were operative. Many of the patents were for insignificant and unmeritorious alterations of articles previously in use. The landlady had no less than five on stoves and parts of stoves. Several of the articles named had also more than one patent. This was especially true of the tools, machinery and kitchen utensils.

"I expected," said the iron manufacturer, "that the list would be large, from the circumstance that it would contain the tools, machinery and implements in use in our shops and those of the wagon maker, together with the doctor's instruments; but I placed the total at from one hundred to one hundred and twenty. I had no idea of this great number of small articles, such as pen-extractors, glove

buttoners, cuff-fasteners, kitchen utensils, tin can openers, etc. It is simply astonishing the extent to which the system of patenting has been carried."

"I am not surprised at the number reported," the landlady remarked, "but I am confident that the lists are still incomplete. There are my window shade hangings, window sash fasteners, drawer locks of the sideboard and bureaus, and, I have no doubt, many other things overlooked or forgotten."

"Well, with even this formidable list before us," said the student, "I can't see that we have anything to complain of. We are using the conveniences which the patentees have provided for us, and ought, of course, to pay for them. If we don't want to do so, we can use the old fashioned, unimproved and unpatented articles. Let those who look upon patents as an imposition do so."

"You think that an easy matter, no doubt, but let me tell you my experience," the landlady interposed. "I have in the barn a heating stove, patented, that cost me fifty-four dollars. A careless servant broke a portion of it—one of the inside cylinders—and made it unfit for use. I went to the store to buy a new cylinder, but could not get it. They told me it was an old fashioned stove, and as they were no longer making them, they had no extra parts on hand. They had, the salesman said, a new patent which was very much better, and he urged me to buy a new one. In consideration of my misfortune, he would let me have the new one for fifty dollars, though the price was fifty-seven.

"Luckily my husband has a friend who is an iron founder; he cast a new cylinder for me at a cost of twelve dollars, using the old one as a pattern, and the stove is still as good as new. I had used that stove but two winters when it was broken, that was five years ago, and am still using it. Isn't it for the purpose of compelling people to buy new articles, instead of having the old ones repaired, that the new styles are so often patented? The new style stove that was shown me is no better than the old style, and very slightly different."

"I had a similar experience with my fountain pen," said the teacher. "After I had used it about a year, the pen was accidently broken. I had a new one put into the same holder; but, as they explained to me, it was an 'improved' pen and too large for the holder. I could work with it, but it leaked the ink badly, and I was finally forced to buy a new pen and holder, which is no better, if as good, as the first one."

The magazine contributor's lamp-burner becoming injured, she had to invest in a new lamp of "improved" pattern. Several other instances of this character of mishaps and impositions were related, in all of which the improvements were introduced before the original patents had expired; and, by having them patented, they virtually kept the original patents alive; thus effecting for the patentee a long continuous monopoly, never contemplated by the makers of the law.

"I, for one," said the iron manufacturer, "am opposed to the entire system. I own five patents, but am willing to surrender them at any time, if congress

will do away with the system. But my opposition is especially directed against the method of issuing patents, now practieed. Why cannot the inventor, or his assignee, apply directly to the patent officers, instead of having to employ a patent agent or solicitor? I am told that inventors, and those acting for them, usually do not understand the laws well enough to put their applications in proper form, and thus give unnecessary trouble to the examiners, and risk the loss of their time and money; but this is nonsense. Can I not tell the officer what my invention is, quite as easily as I can furnish that information to an irresponsible agent? It is bad enough for the inventor to risk the knowledge of his invention with the examiners and clerks, without having toincur another danger of having his secret divulged by an outside agent.

"Some years ago an acquaintance of mine, a poor man, invented a machine which has since come into general use, and applied directly to the office for a patent. His application was accompanied with a very full, clear, and graphic description of the machine. The drawings showed the machine and all of its parts, and every part and the service it was to perform was lucidly described. After several weeks, the communication was returned to him accompanied with a statement that the application was not in proper form, and that it should come through an authorized patent agent, as the employes of the office had not time to put it into shape, etc. Yet that application was in the form prescribed in the law.

"He then sent it to an agent. A month having elapsed, the agent wrote that a model was necessary. He had the model made and forwarded. Six more weeks rolled away without hearing further from his application, when he wrote the agent demanding information, and ten days later received the cheering intelligence that a patent had already been granted to a wealthy New York manufacturer for a similar invention, and his application with the drawings, model, etc., was returned. The agent was very sorry that he was under the necessity of returning so unfavorable an answer, and hoped the inventor would try some other variety of invention, in which case he would do his best to win success for him. My friend replied: 'Either you or the patent examiner sold my invention to Messrs. ———, and I think you ought, at least, to divide with me.'

"The machine of the New York patentee was precisely the same, in every respect, except that the parts were all of iron, instead of part iron and part wood. Who betrayed the original applicant, the agent, or a government employe in the patent office?"

"At what time was the New York patent issued?" the wagon maker inquired.

"About nine weeks after the first application by my friend was forwarded," was the response.

"What did your friend do?" the doctor queried.

"What could he do?" the iron manufacturer responded. "He could not prove the betrayal of his device, although the probabilities were convincing. Nor could he charge the fault positively upon either

the patent office force, or the outside agent. He had simply to accept the situation and submit to the loss of his time and money."

"He might have proceeded against the New York manufacturer, and compelled him to show how he procured a title to the invention," the law student suggested. "Under the circumstances, he had a good cause of action."

"True enough; but would you, with your knowledge of law and of courts and juries, advise a poor man to enter into litigation with a firm of millionaires? Do you believe it likely that it would pay him to do so?" the iron manufacturer asked.

"Not unless he had a very strong case. The rich firm would have the advantage, no doubt. Still I would not have surrendered without a fight," replied the student.

"The patent officers were to blame in that instance. Had they examined the device, the necessity of placing it in the hands of an agent would have been obviated, and the danger of the inventor losing the reward for his skill need not have been incurred," said the doctor. "And if those officers are not there for that purpose, what is the object for which they are employed? It is, no doubt, true that outside agents save them a great deal of time and trouble, because many applicants for patents do not know the required forms of application, but it seems to me that a short correspondence would soon remedy all such defects, and save the applicants unnecessary outlay. There is, on the part of all our officers, too

little regard for the public. Because they hold official positions they apparently imagine themselves to be superior to their fellow citizens; forgetting that they are really servants, and that the latter are their employers; their masters for the time being."

"The fault, doctor, rests not so much with them as with the people. Or rather," said the banker, "with our corrupted political system—our partisanism. In our devotion to party we lose sight of our country and its welfare almost wholly. We seldom vote for principles, for the establishment of a policy, or to prevent the adoption of measures that we regard as disadvantageous. And, when our party succeeds, how much better off are we? Take the canvass of 1888, for instance. We all recollect that, and we cannot have forgotten that the whole country was demanding, and that politicians on both sides were promising, a reduction of the tariff duties. Yet, when the republican national convention met, a numerically insignificant coterie of eastern manufacturers—the American Protective Association—demanded the adoption of a resolution actually favoring an increase of tariff duties, and the convention obeyed their behests.

"The general opinion was that the party at large would not favor this policy, but when the election was over and the votes counted, even the republican leaders were astonished to find their side triumphant. To be sure, there was a third party in the field and the anti-protective vote was divided; but how many of those, both leaders and private mem-

bers of the successful party, who had emphatically declared and time and again reiterated their opposition to protection, turned about and worked and voted for the candidates pledged to favor that objectionable policy; thus aiding to procure the passage of our present unprecedentedly oppressive law.

"So it is with every question that arises. The few who believe that a certain policy will benefit them, go first to work to secure it friends among leaders of the dominant party, thus making it a party question. When this is accomplished, they have little difficulty in persuading citizens who array themselves under that party banner to vote for it, no matter if they have even hitherto expressed emphatic disapproval. Here is the root of the evil. How can this be obviated? How can the people be convincingly taught that it is not their duty to support their party, but to labor for the promotion of the country's welfare? We may all, perhaps, do something towards accomplishing this by asserting our own independence of party; not quietly, not by merely going to the polls and casting our own vote for or against a particular measure; but by publicly avowing our sentiments and using our influence to induce others to vote with us.

"The bondsmen of the political organizations we may alternately oppose will stigmatize us as 'mugwumps,' as traitors to the party, etc., but will that injure us? Shall we betray our party, or our country, when these alternatives are presented to us? This is the question for us to consider. To do

the first is to assert our manhood; to do the latter is to commit a crime against our fellow citizens. Start opposition against, or an effort to amend our patenting system, and you will speedily be astonished at the storm you have brewed. You will find yourself denounced as an enemy to invention; an obstructionist of the progress of the nation; one unworthy of citizenship in a free and glorious country. In other words, you will become involved in a fight with those whose chief weapons will be obloquy and defamation."

"You are most probably correct, Mr. Banker," the Rabbi remarked, "for I have often been called foolish for saying that our patent system is faulty, but it has not deterred me from continuing to hold and express my opinion of the system. Abuse of an opponent is a very poor method of controverting his arguments, or of convincing him that he is wrong; and those who resort to it, only manifest their own consciousness that they have no plausible reason for condemning opinions which they are unwilling to accept. It is of the same character as the old plan of torturing and murdering heretics. It may silence opposition for the moment, but can produce no lasting impression favorable to those who make use of such means for preserving the dominancy of the doctrines or sentiments they advocate."

"In seeking to produce a change in any policy or practice of either public or private nature, two considerations are of moment: First, to be able to tell just what are the faults we wish corrected; and, sec-

ond, to know beyond a doubt that the system we would substitute is devoid of similar or worse imperfections," the book-keeper observed. "I am not blind to the fact that our patent laws are defective in numerous particulars; but have we a system to offer which will remedy these evils, and not foist upon the country others quite as grievous? Then, again, the best system of laws, unless properly administered, will prove inefficient to protect the community against wrongs; while decidedly faulty systems, under the conduct of wise and honest executives, may be made scarcely objectionable.

"For my part, I cannot believe that complaints made against the method of granting patents are so justly due to the existing laws, as to the management of the affairs of that office. The correction that I would ask would be confined to the observance of greater care in the selection of these officers, from the head of the bureau to the least significant clerk or examiner; and making the chief officer personally responsible for the entire management. These changes could be effected by the adoption of the civil service rules. Then when efficient and trustworthy men are secured, let them be retained during life, unless they shall be detected in dishonorable practices in their official conduct. The phrase, 'during good behavior,' as applied to an officer, is altogether too broad. An excellent officer may be guilty of unofficial misbehavior, that is to say, of conduct which some people would condemn, and still be the very best man available for the position he holds."

"I think a much more radical reform than that suggested by our friend will be found expedient," the Rabbi urged; "yet I agree with him in most of what he proposes. In addition, I would do away entirely with outside patent agencies, and insist upon all applications coming directly from inventors, or their immediate assignees. Then I would debar applicants and their friends from approaching or corresponding with any employè of the bureau; providing also that their applications should be sent to the secretary of the interior, to be transmitted by him or his assistants to the proper division officers of the bureau; and that the examiners and clerks should not be allowed to know the names of applicants, until after patents were issued. Thus avoiding, as far as possible, all overtures of bribery.

"To prevent what has, no doubt, often happened as the office is now conducted, I would insist on the publication three months in advance of patents being issued, of brief bulletins of patents applied for, as for instance: 'Application has been made for patent of an improved 'Rolling Pin,' 'Door Fastener,' 'Window Sash Balance,' 'Improved Cooking-Stove,' or whatever the article might be, with a notice that objections to its issuance with full description of any supposed similar device, patented or unpatented, already in use, must be filed with the commissioner of patents before a given date. This would make it more difficult, to say the least, for an applicant to secure a patent on something he had seen in use. The 'Drive Well' controversy, as you are no

doubt aware, was an instance of this sort of sharp practice, in connection with which a good many innocent people were put to heavy expense, and the parties who worked the scheme gained vast sums of money.

"Besides these changes, I would regulate the time during which patents should remain in force, on some equitable basis having regard to the cost of preparing for the manufacture of the article and introducing it to the public. None of these periods should be longer than, say, eighteen years, and none shorter than five from the date of the establishment of the manufactory, and there should be no renewals in any case whatever. Improvements upon or added to patented articles might be granted, under the same rules as original patents; but they should affect only the specific improvement, and have no influence on the duration of the original patents. With these and possibly a few other less important amendments, I am inclined to believe that our present code of patent laws would answer every purpose. As the book-keeper has told us, a perfect system is unattainable; and nearly as much depends upon the administration of the affairs of the bureau, as upon the laws for its governance."

"Pardon me, Rabbi," said the landlady's sister, "but I think you have omitted one very important amendment. Granting a patent is neither more nor less than giving the patentee a monopoly of the manufacture of the patented article; and is, therefore, an instance, where the government may

undoubtedly exercise the right of restraining him from exhorbitance. Would it not be well, then, for it to specify in every patent, that it will be forfeited if he shall charge more for the patented article than a specified percentage over the cost of manufacturing? To omit some such provision is to leave us at the mercy of patentees, the very thing that we complain of now."

"You are right, madam," the Rabbi responded, "and I accept your amendment."

"I was intending to propose an entirely new system of laws," the wagon-maker remarked, "but your scheme, with the amendment suggested by the lady member, will apparently answer every purpose. After all, the foundation of the complaints against our present system grow out of this circumstance, that the patentee is constituted a licensed and protected monopolist, and empowered to impose exorbitant prices upon all who use his invention. Circumscribe this power within reasonable bounds, and but little fault will be found with the existing system."

"Is not that true of every system that reforms are called for?" the iron manufacturer inquired. "Are not such demands prompted by the desire of those who advocate the reforms to rid themselves of some real or imagined tyranny? Take the tariff question: I have asked, as does every other opponent of that system; why must I be taxed for the benefit of those engaged in the protected industries. Or, again: whence does the coal combine derive au-

thority to fleece us through its control of the mines and mining industry? Were there no monopolies, no oppressions, no injustice, reforms would neither be needed nor would they be called for."

"We should then witness the materialization of the Rabbi's earthly millennium, I suppose," the student suggested: "than which no happier condition could be wished for within reason by mortals. By the way, I have been thinking over the Rabbi's arguments and deductions, and the more I study them, the better they appear; and I am now ready to recall my too hasty condemnation. They certainly are not preposterous, nor can I longer believe impossible of fulfillment. The only real hindrance to a consummation, such as he describes, lies in the difficulty of convincing mankind of its attainableness.

"The law firm with whom I am studying has, for a client, one of the wealthiest men in this part of the world, yet he is always in trouble. Not long ago, he ordered them to bring suit for forty-five dollars against a very poor man, who is hard pressed to get enough for himself and his family to eat and wear; and when the creditor was told that the man had nothing beyond his exemptions, he was worried more than I should have been over the loss of twice as much. The debtor's promise to pay a small sum monthly toward the liquidation of the debt irritated him beyond measure. He denounced him in the most disgraceful manner, as a swindler, thief and liar; and I have half a mind, as soon as I am admitted to practice, to persuade the debtor to sue for defama-

tion of character. In this man's case, riches surely do not contribute to his happiness."

"Riches never made anybody happy," declared the book-keeper. "I was reasonably wealthy a few years ago, but far from being as happy as I now am with a slender competence. Between taking care of what I had and scheming to get more, I had not time to eat. It was think, contrive and worry, and worry, contrive and think every day, and from morning till night. Illy digested food brought on dyspepsia; the dyspepsia caused insomnia; nervous trouble followed. Fortunately, a grand speculative scheme in which I embarked all of my capital with three others cleaned us out so completely that I hadn't enough left to worry about.

"A few days after the failure, when I had leisure to realize my comparatively impoverished condition, I found to my intense gratification that I now had time to eat and enjoy my food: the dyspepsia gave me less trouble as the days went by; my nervous system regained its vigor, and it became easy for me to go to sleep and sleep soundly. I soon felt better—happier—than I had for years. About this time an old acquaintance, whom I had not seen since my failure, approached me on the street and extended his hand as he said in a tone of tender condolence:

"'My dear sir, I was greatly surprised and deeply pained to hear of your misfortune.'

"'My misfortune,' I exclaimed.

"'Why, yes. Isn't it true that your company failed, and that you lost your entire investment?' he

asked, and added, 'I was going to inquire if I could do anything for you, under the circumstances.'

"'What you have heard is true,' I replied, 'I have lost everything I possessed in the shape of wealth, except a comparatively small investment in real estate and a few thousand dollars in bank, barely enough to support me and my family economically for a year or two. But in place of what I lost I have gained my health, the command of my time, and a delightful sensation of freedom from care. So the gains about balance the losses; I believe more than balance them. Can you do anything for me, did you ask? Yes, you can. I think you advertise for a book-keeper. I am a book-keeper and want a situation. Will you employ me?'

"'Are you in earnest?' he demanded.

"'Never more so in my life,' was my reply.

"Laughing at what he was pleased to call my philosophy, he invited me to walk with him to his place of business, and in less than an hour I was duly installed in the position of book-keeper with a comfortable salary. I am still there and, although looked upon as a poor man, am happier than at any time when I was numbered among the wealthy and influential business men of the city. But then I'm a crank, you remember. Young man, you are somewhat hasty in forming and expressing opinions, but have the moral courage to revise your judgments and acknowledge your errors. While your dogmatism is unwise, your voluntary retractions will hardly fail to remedy the evil and win you lasting friendships. I

will only venture to advise that you act with increased deliberation in forming decisions."

"You regard our young friend about as I do," the Rabbi remarked. "I think, however, he has still another fault. That he is somewhat overawed in the company of those much older than himself. This embarrasses him and prevents, for the time, the free use of his faculties, making him appear hasty and positive when he only means to display a proper degree of readiness and confidence in his own judgment. Am I not right, Mr. Student?"

"I presume that you are right," was the young gentleman's answer. "I certainly do not wish to appear over confident, nor yet to lack decision. The latter desire, perhaps, makes me too ready to avow my opinions. I have been so often advised to do my own thinking and not accept, without mature examination, the ready-made opinions of others, as young people are too apt to do, that I fear I have become over-cautious. I know that I often reject opinions advanced by others, merely for the sake of leading them to suppose that I am an independent and ready thinker."

"In other words, you assume a characteristic which you are conscious does not belong to you, and which you hope to develop. Well, you have adopted the course which will lead to its development ultimately," the Rabbi added.

"What you have just said brings to my mind a peculiarity which everybody appears to possess," the school teacher remarked, addressing the Rabbi. "Did

it never occur to you that we all, or it will probably be better to say nearly all, are naturally disposed to practice deception."

"Well, I have frequently heard that alleged against ladies," the Rabbi answered; "But I never believed it and do not now. The proposition sounds strangely, coming from you, and I would like to hear your reasons for entertaining the belief."

"I fear that it is too late to introduce the subject this evening," responded the teacher, "but on a more fitting occasion, I will gladly give you my reasons. My mind was attracted to its consideration by the study of psychology, and by observations directed to be made upon the mental peculiarities of my scholars. I have since been led to apply the same method to other people—to nearly everybody with whom I get acquainted—and I cannot help accepting the *dictum* of the author of psychological work which we are recommended to study: that the disposition to deceive is universal with mankind."

"I am very sorry to learn that you have so poor an opinion of your fellow-mortals, miss," said the doctor; "and hope that we will be able to convince you that you are cherishing an erroneous and demoralizing doctrine."

"Oh, there is nothing monstrous about it, when it is once explained; but it strikes one at first as startling," the young lady replied, but the pianist began at the moment a lively air, and put a stop to further conversation for the evening.

CHAPTER XIII.

DECEITFULNESS — SPIRITISM — THE HEATHEN ARE SPIRITISTS.

"I want that we shall convince our young lady member, the teacher, that her monstrous idea that we are all deceivers is an outrageous libel upon the race, and that she must recant," the book-keeper announced. "And I move that we lay aside everything else until that is settled. She is present, I hope."

"Yes; I am here and ready for trial," was the reply. "Proceed with the case. You have assumed the prosecutor's role, I presume."

"Exactly; and I mean to conduct the case fairly, and make you willing to plead guilty, and apologize for entertaining a doctrine so barbarously offensive. My leading question is: Do you allege, believe or suspect, that I am, or am disposed to be deceitful?" the book-keeper demanded.

"Your question, sir, is improper in making it imperative upon me to perpetrate a breach of good manners if I reply otherwise than negatively. I plead my right to refuse to answer," was the retort.

"I will change the question to please you. Do you hold the Rabbi, and these ladies and gentlemen, to be deceivers?"

"That is a still more objectionable interrogatory, and I most decidedly refuse to answer. Would you

have me offend the judge and jury by whom the case is to be weighed and sentence pronounced? I am under no obligation to criminate myself."

"That is so. You appear to be more of a lawyer than I am. Permit me to try again. Do you, or do you not, hold, and believe, and allege, and maintain that mankind (this includes everybody) are naturally inclined to practice deceptions, and that individuals generally carry that inclination into practice?"

"I do," was the reply.

"Will you inform us whence you derive that abominably discreditable opinion of your fellow-mortals? Why you persist in holding to it? And by what circumstances your belief in it is confirmed from time to time?"

"To answer, in full, the three questions you have propounded will occupy a great deal more time than we can spare; but I will give you brief replies. First, the scriptures teach us this doctrine very clearly; next comes history with a mass of testimony to confirm what the scriptures teach; to these we may add the declarations of nearly everybody with whom we talk; and, lastly, our own observations and experience. To your second question my reply is: that I persist in holding it, because I cannot discard it. I cannot dispute the biblical and historical testimony, nor reject the examples of the truth of the theory which are hourly forced upon my attention. The answer to the third is given in my reply to the second, but I may add that my attentive daily study

of the dispositions, habits and peculiarities of my scholars, which I make for the purpose of shaping my instruction and training most effectively to each, not only confirms my belief in the doctrine, but would lead to my formulating and adopting it, if I had never before heard of it. They are brilliant examples of its truth. Too shining to escape notice."

"Are they, then, so bad? I had supposed that children so favored as most of them are, would be very good; that is to say: obedient, diligent, and studious; just such as would delight the soul of a painstaking, conscientious teacher," the iron manufacturer observed.

"They are not bad children," was the reply. "Most of them are intelligent and industrious. I have a few dullards, and a still smaller percentage of such as deserve to be called careless, reckless, or bad. But for all this, they have the fault I mentioned—all are disposed to be deceitful in greater or less measure; and a number do not hesitate to lie upon the smallest provocation. I have, for instance, two boys. One a bright, manly little fellow, brave, generous and ambitious. I never knew his equal for true courage, whether physical or moral, and yet he never boasts. The other is sly, sneaking and cowardly, and an arrant boaster.

"Notwithstanding that the boys differ so greatly, that one deserves to be classed as 'good,' and the other must be called 'bad,' they are about equally inclined to be deceitful. The good one's disposition is to disparage himself. No matter what the ques-

tion, if it admits of being answered favorably or prejudicially to himself, I always expect him to give an answer of the latter description, and am seldom disappointed. Asked if he knows his lesson, he is afraid that he does not; if he can work out an arithmetic problem, he does not believe that he can. Invariably underrating himself; and I was, at first, almost disposed to believe him a positive dunce. I can never believe what he tells me about his ability. Yet he appears to have sufficient confidence in himself, and when I give him work to do, sets about it without hesitation, and commonly succeeds in acquitting himself in a creditable manner.

"My experience with the other, so far as the disposition to deceive is concerned, is exactly the same. I cannot believe a word he tells me about his ability to perform any task or duty. But in this case, the tendency is to boast—to over-rate his ability. When I am giving him information, he will often interrupt me with: 'Yes, I know,' although it is utterly impossible for him to know. Both of them try my patience severely, and while I have resorted to a great number of prescribed methods, and many of which are not prescribed, to cure these faults, I cannot perceive the slightest amendment—not even that either of them put forth an effort towards amendment. Both have the desire for approbation well developed, and evince a keen appreciation of any word of praise that I bestow upon them. In short, they are very much alike, though so markedly dissimilar.

"These psychologic observations, or studies, of the scholars' mental attributes, which are now made obligatory upon teachers, and which are certainly interesting, have induced me to reject a great many notions which I formerly entertained. I used to believe that, if a person had any bad qualities they would betray themselves unconsciously whenever opportunity offered; but I find the proportion who do this is exceedingly small. The secretive faculty appears to develop very early in life, and in nearly all cases children have enough ability to sometimes deceive the most subtle and persistent inspector. There are some exceptions; a few who are not desirous to appear in a false light. They act out their true characters, without regard to what others may say or do. I think that these are naturally the best people; but, unfortunately for them, they are so frequently chided and snubbed, that they occasionally grow reckless, and purposely so behave as to win unsavory reputations.

"I have a girl scholar, about eleven years old, who belongs to this class. A frank, open-hearted, naturally well disposed child. The teacher who had charge of her in the lower grade, on her being transferred, told me that she would give me more trouble than any three of my other scholars. That she gave no heed to scolding, or any kind of punishment we are permitted to inflict. I determined to try a new method. Instead of coaxing, scolding, or punishing I simply ignored her. I was blind and deaf to her misconduct and spoke to her only about her lessons.

She suffered but few days to pass before changing. The desire to be noticed—really the yearning for approbation—was stronger than her reckless disregard of authority, and for three weeks she devoted herself to winning my favor; hanging about me after school hours, accompanying me part of the way home, anticipating my wants in order to wait upon me, and, in short, using every artifice she could think of to win my friendship. I finally relented, and she is now one of my brightest and most obedient scholars.

"Yet even she is deceitful. She is capable of hiding her repulsive traits of character, when she wishes to win respect and esteem; and almost equally willing to and capable of concealing the admirable qualities she possesses. The latter is, I think, an acquired ability, which she assumes to resent humiliations. There is no taint of cowardice in her composition. When I devote myself to the study of the dispositions and mental attributes of those under my care, or to talk about the subject, I become too deeply absorbed to think of anything else, and here I have been occupying too much of your time to little purpose. I hope you will forgive me for my unpardonable loquacity."

The dry-goods merchant was quick to deny that her talk was "to little purpose." "Don't you know," he asked, "that what you have been telling us is truly important? School teachers are not the only people who ought to make a study of the characters of those with whom they associate. Employers should endeavor to understand the peculiarities of

their employés, salesmen of their customers, and everybody of those with whom they come frequently in contact. Then the illustrations you have given can be utilized by us. We shall be wise enough to follow your example when we meet with characters similar to those you have portrayed. Most of the misunderstandings and quarrels which take place might be avoided, if we would only take pains to study each other's dispositions. And what you have said answers more satisfactorily than all the articles that have ever been written, the often-asked question: 'Of what possible use, to teachers or pupils is the study of psychology, now enjoined upon our school teachers?' You know, I presume, how the opponents of the new system deride the study?"

"Let me tell you something to which this topic is, perhaps, pertinent," the wagon maker interposed. "I have an acquaintance whom I meet almost daily, yet we pass and repass without exchanging a word of recognition. We were formerly very warm friends, almost ever since our boyhood; but about three years ago his son and mine quarreled and fought. He, of course, blamed my son and demanded that I should punish him severely, but I thought both boys were equally to blame and refused. A quarrel ensued, and we parted in anger. I still think a great deal of him, and know that he entertains the kindest feeling towards me; but he is too proud to take the first step towards reconciliation, and has such a peculiar disposition, that I know he would not meet advances that I might make in a friendly spirit."

"I have no doubt that there are hundreds of similar instances in the world," said the grocer. "My cousin and I quarreled once, about the ownership of a knife. After a few days I found my knife, and went at once to him to restore his, when he insulted me grossly. After that we did not speak for several years, until, coming out of church one day, he remarked that it was a beautiful day, and we walked together nearly half a mile, chatting pleasantly about various matters. We have since remained friendly, but the subject of the quarrel has never been referred to."

"It is the easiest thing imaginable for us to make fools of ourselves," the Rabbi observed. "I have two clerks who fell out. Both are worthy fellows, but they would not speak to each other. For a few days I put up with their folly and said nothing; but it finally became annoying. When I wished to use one to convey a verbal message to the other, he would procure the performance of the errand by persuading another clerk to deliver it. This consumed time unnecessarily, and was often inconvenient, and I at length pretended to be annoyed and told Henry that I would dismiss William at the end of the month, explaining my reason for doing so. He protested against it, and generously suggested that I should discharge him instead. I appeared inflexible, however, and expressed my determination to adhere to what I had said."

"Tried to deceive the poor fellow," the teacher remarked in a stage whisper.

"Ha! ha! You are watching for opportunities to prove your theory, are you? I guess you'll find plenty of them," was the Rabbi's good humored observation. He then proceeded: "I at once called William into my private office, and told him I was dissatisfied with the conduct of Henry and himself, and had concluded to dismiss him at the end of the month. He made no attempt to justify his conduct or throw the blame upon his fellow clerk, but expressed deep regret at the prospect of being turned away. I insisted that either he or Henry would have to go, when he quickly replied that, if both could not be retained he would prefer to go; that he would be most able to secure another position, as he was better acquainted with the city and more proficient. I told him that Henry had, also, preferred that I should send him away.

"'Now,' I continued, 'I am not going to part with either one of you. Do you go at once and tell Henry what I now say, and both of you cease your foolishness.' That put a stop to the quarrel. These young men entertained the most friendly feeling toward each other; both were willing to be sacrificed for the other's sake; and yet, for more than a week they had assumed attitudes of unabating hostility. I could not but be amused at their conduct, while I sincerely pitied them, for I was sure that both suffered keenly on account of the estrangement. Mankind is a strange problem, and even while we laugh and wonder at the peculiarities of others, we are ourselves frequently guilty of, perhaps, greater absurdities. Our

fair young friend is right, we are all deceitful. The truth is not in us."

"I will acknowledge that I can't go fishing and stick to the truth on my return. I would sooner buy a string of fish to keep up appearances," was the confession of the assistant editor.

"And a plea of having a bad cold is, I find, an excellent excuse for inability to sing well," the magazine contributor added.

"But ladies do not surely stoop to deceptions!" the doctor exclaimed.

"Not oftener than gentlemen," retorted the landlady's sister.

"Nor so often," the landlady rejoined. "How often do husbands tell their wives that they have no money; but they always have enough to buy cigars."

"Oh, I had forgotten something that will interest all of you, I think," said the banker, as he drew a letter from his pocket and read:

"'Mr. ————: Your telegram was duly received, but was delivered to my wife. The intense anxiety she has labored under ever since the loss of our dear child, had reduced her to a pitiable condition, and her nerves had so far given away under the terrible trial, that your message completely prostrated her. She has lain for three days in what the doctor calls a fit of paralysis, and her recovery is doubtful. Until this morning none of us knew anything about the message or its contents, nor should we have known now, but that the telegraph operator asked me if it was Lilly that had been found in your city. On this hint, I obtained a duplicate of the message. An aunt of the child will leave for your city on this evening's train, with a letter addressed to you. If the child is ours please let her have it.

A legal friend goes with her, with power to act for me if his services are needed. Don't suffer the man who had the child to get away; the gang are accused of numerous other crimes, and the lawyer will bring warrants for them. I will visit you as soon as I can. With heartfelt thanks, I remain, Sincerely yours, SETH H. BENTHAM.

"What is the date of that letter?" the landlady asked.

"The 23rd of this month," was the banker's reply.

"And this is the 26th. Six days ago carries it to last Wednesday. Let me remember. Sister, when was it that Mrs. Hunter called on us?" said the landlady meditatively.

"That was on Wednesday," the old lady answered.

"Then it was Wednesday," the landlady resumed, "that Lillie asked me where her mamma was, and on my replying that I did not know, insisted that she had been here, for she had seen her. Supposing that she had mistaken Mrs. Hunter for her mother, I dismissed the matter from my thoughts. That was the first time she had spoken of her mother since she was brought here, but since then she has talked about her frequently, sometimes asking when she would come again. There is something strange about it, isn't there?"

"Don't this prove that there is truth in what the spiritists teach?" the magazine contributor inquired. "You know they hold that the spiritual, or astral, body has power at times to separate itself from the physical and project itself to great dis-

tances; the physical body, for the time, becoming seemingly lifeless. Isn't it possible that, on learning where her child was, Mrs. Bentham's spirit became thus separate and flew hither and materialized in the presence of the child?"

"I am not able to answer your question, Miss," said the banker; "but must confess that the circumstances give a shade of plausibility to the doctrine. There are many things that we do not understand, and can hardly expect to learn much about in this life. I have listened to numerous wonderful narratives of a similar nature, but being utterly destitute of any instruction as to the means to be used for making investigation practicable, have refrained from speculating or conjecturing about them."

"Well, I have not," the book-keeper remarked. "I have made a careful study of the doctrine, and have been forced to the conclusion that there must be more or less truth in it. If inanimate bodies, widely separated, may exert a perceptible influence upon each other, which is a demonstrable fact, why may not animate bodies—men and animals. If you cast a stone into a pond of still water, it will cause ripples in the water throughout its whole extent; or if you strike a vibrating wire, a piano string, for instance, every other piece of metal within its influence having a similar tone and being in a position to vibrate will respond, often audibly. We may cite another still more remarkable example. Scientists tell us the electricity of the earth responds to every movement of the electricity of the sun, notwith-

standing its more than ninety millions of miles distance. If these things are so, who shall say that there is not yet a subtler medium, connecting the souls of human beings, by means of which they can communicate with each other? It is the height of folly to deny the existence of all that we cannot recognize with our five senses."

"But when we attempt to call into use other powers than our five senses, do we not trespass on forbidden and insecure ground, and run a risk of losing ourselves in labyrinthan intricacies of mystery. Have not many great men, as the late Dr. Hare, of Philadelphia, for instance, made shipwreck of their life's work, by endeavoring to find out the unsearchable and unknowable?" the doctor suggested.

"Why do you think, doctor, that Dr. Hare made a shipwreck of his life's work?" the magazine contributor queried.

"Because, previous to his becoming the champion of spiritism, he was held in high repute as a scientist and inventor; was esteemed an authority upon such subjects. But his advocacy of spiritism, in his work entitled 'Spiritualism Scientifically Examined,' drew upon him such a storm of condemnatory ridicule, that the good he had previously accomplished appeared to be lost sight of," the doctor replied.

"Surely his advocacy of spiritism did not affect the utility of his inventions, nor the truth of the discoveries he had made; and other people—disbelievers in spiritism, or occultism—proved themselves ex-

tremely foolish, when they ignored the good he had done and the truths he had revealed, because he afterwards accepted a theory which they confessedly had never investigated, but contented themselves with denouncing as chimerical. They declared him to be crazy, but that did not make him so; and if it were true that he became so, it afforded no excuse for neglecting the good he had previously accomplished," was the spirited retort of the young lady.

"Man has no right," the doctor contended, "to destroy his usefulness to his age, by adopting and advocating an unpopular and unprovable theory, and thereby making himself an object of ridicule."

"Pardon me, doctor," the editor proceeded, "but I think you do not mean just what you say. John Fitch and Robert Fulton, we are told, were lampooned unmercifully for asserting that steam could be used as a motor for vessels, Harvey's statement that the blood circulates through the system, Jenner's discovery that vaccination with cow-pox virus would prevent small-pox contagion, Columbus' conjecture that he could reach the Indies by sailing west were all subjects of sport with the contemporaries of these men. We now make ourselves merry over projected air-ships, and it is only a few years since essays at controlling electricity furnished the world with lots of fun. To laugh at what we don't understand has been man's habit since history began, and presumably since creation. In the face of all this, will you venture to say that a man has no right to adopt, advocate, investigate and experiment with what people will laugh at?"

"No, no! Such is not my meaning. I said unpopular and unprovable theory. All the discoveries you enumerate, and many others, which have been ridiculed, were negatively or positively provable at the time," was the doctor's rejoinder.

"I think you are still in the wrong, doctor," the grocer explained. "Several of these discoveries seemed quite as unprovable, before they were proved, as this of spiritism now appears. It was almost impossible for Galileo to prove his theory of the earth's motions to even the scientists of his day. So with Harvey's discovery of the circulation of the blood. All that we cannot prove is not necessarily unprovable. Do you believe, doctor, that a block of wood or metal can be made perfectly square, so that all its sides and angles will be alike?"

"I cannot perceive why it may not," the doctor answered.

"Nor do I," the grocer rejoined, "yet I am assured that it cannot. Are there not many other things for which we cannot account that may still be true. We may rightly claim to know a great deal, perhaps; yet there is very much more that we don't know."

"That's true enough," the doctor assented, "but I am inclined to dispute the statement that a square block cannot be made. How is it?" he asked, turning to the iron manufacturer and wagon maker: "You are mechanics and ought to know."

"The grocer is correct, doctor," said the latter.

"The experiment has often been tried, doctor, but a perfectly square block has, I am assured, never been

produced," was the former's answer. "That is to say, a block against which the try-square will fit up alike snugly against all sides. There is always one long corner."

"Then the geometrical definition, that a square is a figure having four equal sides and four right angles, is not true," the doctor added.

"That does not necessarily follow," the teacher suggested, "but only that the art of man is not equal to the construction of a perfectly square block."

"It's of a piece with the problem of squaring the circle; easier to talk about than to perform," the student ventured to add.

"To return to spiritism, or, as now called, 'occultism,'" the Rabbi interrupted, "there are so many credible witnesses testifying to incidents of this character, that it no longer appears wise to deny the entire theory. There must be some truth in it. There is, however, such a strong leaven of superstition in the wisest of mankind, and the tendency to exaggerate is so universally prevalent, that we owe it to ourselves to be exceedingly cautious about how much we shall believe, and how much discard. I am free to say that I believe in the influence of mind upon mind, even when the bodies of individuals may be widely separated. When a mother has awaked at midnight and told the husband, sleeping at her side, that their son whom they supposed to be at sea is in some deep trouble in a distant city, she must have some cause for her conviction and consequent perturbation of spirit, other than a mere dream; and espec-

ially so when it is afterwards ascertained that the son was at that hour arrested for murder.

"An instance of this sort happened to a neighbor of mine, some years ago. We were in the habit of riding to our places of business in my buggy. That morning he was several minutes late, and excused himself by informing me that his wife was feeling uncomfortable, because of a bad dream she had had about their son, and he had tarried a few minutes to cheer her spirits a little. In less than an hour afterwards, he came into my office holding in his hand a telegraphic message from his son, notifying him that the latter was under arrest in New York, on a charge of murder. The son declared, not only that he was not guilty, but was confident of being able to disprove the charge without difficulty. 'Bid mother not to be uneasy,' the dispatch added, 'for I shall, no doubt, be set at liberty by the coroner as soon as an investigation takes place. Pay no attention to what may be in the papers.'

"It was impossible for me too disbelieve the incidents related, and I sagely concluded that, on his being arrested, the son's first thought had been of his mother; and the intensity of his anxiety was sufficiently strong to, in some manner wholly unaccountable to me, impress itself upon her mind. And why not believe this? After all it was no more unaccountable, had I been ignorant of the process, than for the subsequent message to come to the father over the wires, through the instrumentality of the energy of that invisible and little understood agent electri-

city. Now if an intelligence confined in the body can influence another intelligence likewise confined in the body, why should not the spirit,—the same in-intelligence—unhampered by the body, influence a similar spirit, either within or without the body? I believe that such influences are exerted, but have no opinion as to the channels to which the manifestations are limited. I certainly have no faith in rappings, table tippings, and so-called materializations; yet I have no right to say that they may not be true. To me they are unproved and unbelievable."

"How would you have them proved, Rabbi?" the contributor inquired.

"They should tell me something which I do not know, and which shall prove to be true. If they only tell me what I know, I have the right to believe that the medium, by some process unknown to me and of which he or she may be unconscious, has caught a reflection of my mind, and given it back to me in words. I should be loath to attribute it to spirit revelations."

"I find that nearly all of those who object to spiritism admit that some of its theories must be true, but they object to the spirits having anything to do with the manifestations. They cannot give any explanation themselves, yet obstinately refuse to accept the only explanation that can be given," said the magazine contributor in a tone betraying both disappointment and vexation.

"Would you have us do like the savages, attribute everything that we don't understand to the spirits of

the air?" the type-writer asked. "There are your genuine spiritists. You will find your theory almost universally believed by the Indians, especially by those who are most ignorant and brutal," the type-writer declared.

"You are right, miss," the grocer remarked. "The Indians attribute everything unusual to spirits. I might almost say everything usual as well. They have spirits innumerable and of all conceivable kinds and dispositions."

"Is not that the case with all heathen people?" the pianist asked. "The ancient Europeans had their gods and goddesses of the woods, the mountains, the rivers and the lakes; then there were fays, gnomes, elves, giants and dwarfs. A lady missionary told me that it was truly amusing to hear the African women tell experiences they had met with in encounters with supernatural beings. They believe the air to be full of them. Ignorance and superstition seem to be inseparably allied to each other."

"I hope you don't intend to insinuate that believers in spiritism are either ignorant or superstitious," was the indignant protest of the magazine contributor. "I can tell you that there are thousands of the most enlightened people of the world in their ranks, many who for education, intelligence and culture rank higher than most of those you will find among disbelievers in that theory. They are especially free from superstition. So much so that many of them reject the scriptures, so commonly believed in by christians of all grades of intelligence."

"Man is naturally a worshipping being," the Rabbi remarked, "and no matter what his culture, or intelligence, he must worship something. Those who have never heard of the true God, and those who reject and refuse to believe in him, find other objects of adoration. Either imaginary beings, or sentiments or qualities they personify, or heroes and great men. Yes, even wealth. Very many really worship wealth, and measure a man's goodness and worth by the riches he possesses. How much nobler to believe in and give homage to our Creator, the great and only God."

"Really, Rabbi, you ought to have been a minister of religion," said the landlady. "But come; Lillie's aunt will hardly come now that it is so late, and we won't wait supper for her." With that the circle adjourned and followed her to the well provided table.

CHAPTER XIV.

TARIFF RESUMED—SABBATH OBSERVANCE—A CHRISTIAN NATION.

"The dry goods merchant, though usually backward, came first to the front at this meeting and claimed a hearing on the tariff, even before the tones of the piano died away.

"I am not disposed to complain," he began, "but it appears to me that the subject of the tariff has not received that attention from the circle which its importance demands. There are but two of us here to advocate the measure, and I do not feel able to do it justice, still I want to do my duty. It has been urged that the tariff violates a principle of justice, because it imposes a tax upon all the people for the benefit of a class. Viewed from the standpoint of the objectors, this is apparently true; but there is another light in which to regard it. A nation may properly be likened to a family, the interests of all the members being identical. Now, would it be unreasonable to require that the members of a family contribute of their respective earnings to enable the father, say, or one of the older sons to establish himself in a permanent business, the profits of which were to be enjoyed alike by all?

"If no injustice would be involved in a transaction of that kind, why cannot the same rule apply to a nation? Is not every citizen interested in its wel-

fare? And does not its prosperity benefit all? You will surely agree that manufacturing establishments are a source of wealth to the country, and therefore beneficial to every citizen. In other words, that the interests of all the people are identified with their success. Whatever, then, becomes essential to their success interests every citizen; and as there can be no injustice in demanding that all shall bear a portion of the expense requisite for their maintenance, if (and this I do not admit) any additional expense is required, it seems to me that this fact alone controverts your argument that the tax involves injustice to the consumers of factory products.

"I have premised that factories benefit the entire country. This you will not, probably, dispute; but lest you do let us, for a moment, endeavor to show how they accomplish it. In the first place, they consume the country's raw products: the metals from its mines, the timber from its forests, the wool from its sheep, the hides from its domestic animals, the pelts from its wild animals, the cotton, flax, hemp, grains, etc., from its fields, the clays from its pits, and the rocks, slate, etc., from its quarries. Everything, indeed, which the country produces must be manufactured in order to become useful; and whatever contributes to make these useful and valuable must be advantageous to the entire country. Surely factories fulfil this purpose.

"Is it not manifest, therefore, that the produce of mines, forests, pastures, fields, etc., being enhanced in value by manufacture, from almost

worthlessness to significant sums, the owners of these: the miners, foresters, graziers and farmers all are benefited, and that largely, by the existence of such factories for the consumption of these products? If such is the case, and I do not think it will be denied, why should not these classes of people be asked to assist in maintaining factories? Can that be an unjust tax which forces them to contribute to what gives value to their otherwise comparatively worthless property? More than this: the creation of a market for the products named, and numerous others, is what causes mines to be opened and worked; timber to be cut, hauled and rafted; sheep and cattle to be stocked on pastoral lands; agricultural products to be grown on farms; clays to be dug from pits; and rocks lifted from quarries. Has it ever occurred to you that the thousands of laboring men engaged in these industries, must also owe their employment, at good wages, to the existence of factories which the tariff assists in maintaining and tends to increase?

"Again, you must be aware that transportation companies, local mechanics, shop-keepers, merchants, doctors, lawyers, dentists, and I may claim every business and professional man in the country, together with every clerk, salesman, accountant, typewriter, porter, janitor; all of the people, in short, depend for their livings largely upon operatives in the callings previously named. Hence, again, as must be obvious to you, it follows that all are materially benefited by the existence of factories in the country;

and, as in the case of a family, are not imposed upon if required to aid in supporting them.

"People are too apt, in considering this and most other questions, to limit their investigations to fields of circumscribed extent. Standing, as it were, in a plain whose superficies are bounded by the range of their vision, and beholding the horizon encircling them with heaven's azure vault seemingly resting upon the plain on all sides, and enclosing them in a space with no opening for egress in view, they lose thought of the world beyond, with its millions of acres, infinitely varied resources, and vast multitudes of inhabitants; the latter having aspirations, necessities and industrial capacities similar to their own; and form their opinions from what they behold within the small area close at hand.

"Suppose all of our factories were suddenly swept out of existence, what would be the effect upon property values, demand for labor, and chances for comfortable maintenance in all parts of the country, and among every class of society? Could we sell all of our crude products to foreigners, at profitable prices? Could they buy, and, transporting them across the ocean, return them to us in manufactured form at anything like the prices the manufactures cost us? Or could we, with our labor force largely unoccupied, or earning only the most beggarly compensation, could we afford to buy these twice transported products, at even one-half the prices they now bring? Would not poverty compel us to do without, and be content to live as our forefathers lived in ante-revolutionary days?

"One other thought, and I will cease to occupy your time. The opponents of protection lay much stress upon the assertion that a high tariff enriches manufacturers, and cite to us such examples as Carnegie and some of the New England cotton and woolen mill firms. I regret that I have not had time to condense some recent statistics, which came to hand a few days ago, but, in the absence of that data, give me your attention while I present a condensation of the results of the census figures for 1880. There were then 253,852 factories in this country, each producing annually $500, or more, worth of goods and wares; their total capital was $2,790,272,606; they employed 2,731,595 operatives; $4,344,777,344 were paid to these in wages and for material consumed; and the total output was worth $5,369,579,191, or a little less than 37 per cent advance on the capital in use.

"When you deduct from this the expense of insurance, repairs, clerk hire, book-keeping, shipping, bad debts and other outlays and losses, there is left only about 25 per cent, perhaps even a smaller sum. Does that profit, when all the risks are considered, justify the complaints and accusations that are made against manufacturers? Do not your importers, railroad owners, merchants, realty dealers, lawyers, doctors, dentists, builders, miners, graziers and farmers, many of them, also get rich? Why, then, single out the manufacturers against whom to bring this charge? Very many manufacturers, do not get rich but lose fortunes in their business. I believe, with

our friend, the iron manufacturer, that a tariff is of comparatively insignificant advantage to small manufacturers generally; but it is certainly of material benefit to the larger concerns, and it is mainly the large factories which consume our crude products and deserve most our care and nurture.

"I believe that I have now answered all of your objections, and also explained the general advantages which, in my opinion, manufacturers confer upon the country, in leading to the development and increased profitableness of all of its industries, and in contributing to the demand for and better payment of all classes of wage-earners. I do not believe that my statements of facts can be successfully contradicted.

"But one other question still remains to be answered. Can our factories be carried on successfully without a protective tariff? This has been so often answered in the negative by our statesmen and statisticians, that it is not necessary for me to do more than refer you to their publications, which are readily obtainable without expense. If you will not put faith in them, it were vain for me to hope that you will have more regard for my second-hand presentation of the same arguments and figures. Hence I will add only that I thank you sincerely for your attention, and hope I have entertained if I have failed to convert you."

"Hurrah, for my colleague!" the book-keeper exclaimed. "He has given you anti-protectionists something to reflect upon which I doubt if you ever thought about until now."

"You two gentlemen must have labored long and earnestly hunting new arguments to bolster up an old question," said the iron manufacturer; "and you deserve credit for your skillful handling of it. While I do not think your arguments incontrovertible, they are more logical than many I have listened to from men holding high positions and regarded as eminent statesmen."

"We will leave that speech, Rabbi, for you to answer, for you have not yet been heard from at length upon this topic," the banker suggested.

"Excuse me," the Rabbi pleaded, "but I believe that our young legal friend is ambitious to try his skill in this joust. He has all his arms and equipments ready, has newly pointed his lance and scoured the rust from his damascene blade. I even thought I detected him pawing the earth and champing the bit, (figuratively speaking), in his anxiety to get into the lists and run a tilt with a foeman so worthy of his steel. He will probably leave nothing more for me to do than to pick up the debris of his defeated foeman, and see them decently disposed of."

"You did not show me scarcely that much consideration, Rabbi," the book-keeper complained.

"I was not aware that you acknowledged defeat. You didn't appear to know that you were unhorsed, but galloped away with your streamer fluttering in the breeze, as if ready for another lunge. I won't play undertaker for live men, of course," was the Rabbi's retort.

"It will probably be our legal friend who will need

burying, if he engages with the dry goods merchant in this tournament. I would advise him to leave the task in your hands," the book-keeper responded.

"The Rabbi was, I am afraid, making sport of me when he essayed to describe my willingness to reply to the admirable argument of our friend," the student replied, "but I confess that I listened to the latter with close attention and deep concern. His argument was new to me and truly able; yet I think he left several openings through which a successful attack may be made, and am willing to risk the encounter. I see, however, that some of our lady members look worried, as if out of patience, and it will, perhaps, be better policy to allow further discussion of this subject to lie over for a while that they may not be tired out. It will afford me opportunity, too, to put myself in better fighting trim."

"That's a very sensible suggestion," said the iron manufacturer, "the tariff is a topic one soon tires of discussing. If it is not bringing religion too prominently to the front, I would like to hear what the circlers have to say about opening the world's fair on Sunday."

"Is it possible to bring religion too prominently to the front in a company like this?" the landlady's sister inquired.

"It ought not to be," was the type-writer's reply. "There is no good reason why sensible people should not talk together about religion, as freely as about other serious subjects. 'Only fools and bigots quarrel' in their discussions. As for opening the fair

on Sunday, it is something else than a religious subject. The reputation of the nation for moral integrity is also involved. Having taken the stand that it should not be opened, we ought to abide by that decision. For my part, I am decidedly opposed to its opening on Sunday on the grounds of religion, morality, justice and expediency."

"I am with you," the teacher added. "Its opening on that day will do far more harm to the country than enough to counterbalance its greatest possible beneficial influence during its entire continuance. It will hurt us as a nation, as a people in the aggregate, and as individuals; and will, likewise, do a vast deal of harm to the world at large."

"Young ladies, you ought to know that assertion is not argument," the editor remarked. "Will you please inform us how and why it will injure us?"

"Willingly, if you will listen to us," the pianist responded. "As the exposition is a national enterprise, the nation will be held accountable for its conduct. Now, this is a christian nation, more so than any other, perhaps, and Sunday is the universally recognized christian sabbath. For the government to permit the fair to be opened on the sabbath will be regarded generally, and by heathen nations especially, as a token that we do not believe the religion that we profess; that we are a nation of hypocrites. As religion is the basis upon which all morality and honesty is built, so is hypocrisy, which indicates unbelief in and disregard of religion, universally accepted as evidence of immorality and dishonesty.

Therefore, if government permits this national fair to be opened on the sabbath it will be accepted to mean that ours is not as we claim it to be, a christian nation, and that our people are mendacious in making the pretence of being religious. That we are, in short, immoral and dishonest."

"Whence do you derive the information that ours is a christain nation?" the editor inquired.

"Is it possible that you are as ignorant of the history of your country as the asking of that question signifies?" was the pianist's response. "Can it be that you do not know that it is the christian element this nation has ever contained that made it what it is? When I say 'christian,' I do not mean Puritan. The Huguenots in Carolina, Episcopalians in Virginia, Catholics in Maryland and Delaware, Quakers or Friends in Pennsylvania, Swede Lutherans in New Jersey, Dutch Lutherans in New York, and Baptists in Rhode Island, all contributed towards christianizing the whole body politic, and making this known, as it has ever been known, as a christian nation. It is true, that New England Puritans seem to claim all the credit for this, but those of us conversant with our country's religious history, need not assent to their too boastful pretensions. The nation is not, nor has it ever been Puritan, but christian it certainly has been and still is. Shall we now suffer a few greedy Chicago stockholders of the Columbian fair, for the sake of personal profit, to change all this? May heaven forbid!

"I am young and a woman having no wish to

engage in the strifes of public life, but I know that without religion freedom is an impossibility. History proves this, and it but records what I may term a natural sequence of circumstances or events. Take away from man belief in responsibility to God, and what other agent than physical force remains to control him? If he can secure power to enforce his demands, how long will he delay enslaving his fellows? It were vain to deny that he can acquire such power, for the instances of its having been acquired and held for years by one man, and by him transmitted to his heirs, are sufficient to fully establish the truth of such possibility. I may be told that those instances occurred in times when ignorance prevailed; when mankind did not know its rights and powers; but that its present advance in intelligence renders it now secure against such catastrophes to its freedom.

"That this is not true we have evidence in the very act of these Chicago directors having decided to open the fair. They know that popular sentiment is opposed to sabbath desecration; that thousands of men and women who do not go to church, nor claim to be religious, regard our weekly holy day as one that ought to be devoted to rest for everybody, and to worship by those desiring to worship. I believe that fully five-sixths of our entire population hold to this opinion: but those directors are wealthy men—powerful because of their wealth. They have their crowds of claquers and toadies ever forward to do their will, even without being asked; and they

defy public opinion, refusing even to abide by the conditions under which they accepted the government's appropriation. Don't you know, too, that the loudest and most persistent anti-sabbatarians amongst us are of foreign birth—believers in French and German illuminism—who imagine themselves wise because they have accepted the teachings of the eighteenth century pseudo-philosophers. The latter, in the intensity of their hatred against the clergy of the Papal church, denied christianity and even the existence of God, and personifying their own malignancy, called it liberty and apotheosized it? Shall such people control the thought of this country and destroy our liberal institutions?

"People must have something to worship, as the Rabbi has told us, and, when they deny God, they will deify something else; and whatever, or whoever is worshipped, is sure of the obedience of the worshippers. If we have in this enlightened age, those who are slavish enough to worship wealthy and successful men, as we assuredly have, we may reasonably fear the overthrow of our free institutions from such cause, when we forget God and the duty we owe him. The observance of the sabbath, more than anything else, reminds us of our God and our duty. Destroy this and you deprive us of our sheet-anchor of hope, our sure means of defense. This is one reason why I oppose opening that fair on the sabbath. It is dangerous. The influence upon ourselves will be de-christianizing and demoralizing; non-christian nations will lose their esteem for us and for our religion,

and our influence over them for good will be destroyed; and all for what? To satisfy the greed of a score or so of wealthy stock-holders?"

"I think our friend takes a much more serious view of this question than the facts justify," the editor resumed, "and one of her statements, that 'freedom without religion is impossible,' is contrary to well known facts. Did she never read of the republics of Greece and Rome, which flourished before christianity was known?"

"Will the gentleman allow me to call his attention to a wrong impression he labors under?" the pianist asked, and on receiving consent, added: "I did not mention christianity in that connection, but religion; and both Greece and Rome were, at the time, devoutly religious. But neither of them were free republics. They were more properly aristocracies. Lastly, they lost their freedom with the decline and abandonment of their worship of the gods and substitution of that of their heroes."

"It is hardly fair for you thus recklessly to destroy my foundations for a speech, before I begin on the super-structure," the editor complained; "but admitting what you say, your proposition is still wrong; for religion has nothing to do with the possession or preservation of freedom, so far as I can perceive. Again, this is certainly not a christian nation. There is not a syllable in its fundamental law recognizing God, or any system of religion whatever. Therefore, congress had no right to impose the condition of keeping the gates closed on Sunday when making

the appropriation for the fair. It was wrong to bring a religious question into the discussion; and, if christianity suffers in consequence, those who procured that condition inserted in the bill have themselves to blame."

"Are you through?" the type-writer asked.

"For the present, yes," was answered.

"I want to correct what appears to me to be a popular error, and which you have dwelt upon with considerable emphasis. You state that this is not a christian nation, because the subject is not mentioned in the constitution. Did it never strike you that, for exactly the same reason, it is not a nation? The constitution nowhere speaks of it as a nation, nor as a state—the synonym of nation—but as a union of states or nations. The powers of the Union were not original, but conferred by the states—derivative. Hence there was no propriety in its speaking of religion, for no religious powers were delegated. Yet it is not true that religion was ignored, for the Declaration of Independence, the corner-stone of the Union, mentions God four times: as the God of Nature, Creator, Supreme Judge, and Divine Providence. In both the articles of confederation and the constitution, oaths are prescribed for those assuming official positions, which is certainly indicative of a recognition of God, and the congresses which adopted these several measures were opened with prayer by accredited christian ministers.

"Going back to the original states which created the Union, we find them without exception christian.

To say, then, that this is not a christian country, is no more sensible than for us to declare that Mrs. Russell's is not a christian family, because she has failed to tell us so. It has not been necessary for her to say anything about it. It was not necessary for the constitution to mention the subject. The inference was too palpable to admit of a mistake. Tolerance in religion had then become the rule in the colonies. There were no state churches, and all the people were allowed to worship according to the dictates of their own consciences, yet all the old states and most, if not all the new ones, have laws recognizing and enforcing the observance of the christian Sabbath. In the face of all this, is it not foolish to assert that ours is not a christian country?"

"Grant, then, that it is a christian country, in the general sense that Europe is christian," the editor assented, "and you will hardly claim more, what possible evil can result from opening the exposition on Sunday? On the other hand, if it is not opened the vast crowds of strangers who will visit Chicago will spend Sundays in saloons, or worse places, or in walking the streets. They won't go to church. Then, again, when will the working people of Chicago and vicinity find time to visit the fair, if not permitted to go in on Sundays? That is the only leisure they have, or if they go on week-days they must lose the time themselves, besides paying for their admission. You seem to have no regard for them."

"I think we have more regard for them than you have," the teacher replied. "If the exposition is

opened on Sundays, the Sabbath will virtually be abolished in that city during its continuance and, perhaps, for a long time after. The demand for transportation service, both by land and water, without and within the city; for attendance at the hotels; for hackmen, police, salesmen in many of the stores, and people in numerous other callings, will be largely increased; the additional number thus necessarily kept on duty and deprived of their weekly resting spell, far exceeding that of the workingmen visiting the fair, who could not as well visit it on a week-day.

"You are certainly too sensible to suppose, for a moment, that this outcry in favor of working people grew out of a true regard for them? It is palpably a shallow pretence that the greedy and ungodly directors adopted in order to strengthen their position with the public."

"I can't understand why you young ladies are so unanimous and decided in your opposition to opening the fair on Sunday," the grocer remarked. "For my part, I am not fully persuaded that the interests of christianity will be advanced by pursuing that course. It will excite animosities and afford ground for charging christians with bigotry and illiberality. It must not be forgotten that we have in this country hundreds of christians, such as the Seventh Day Baptists, Adventists, Dunkards, and perhaps other sects, who hold Saturday for the true sabbath and observe it. The Israelites also observe that day. A great many others, a large proportion of whom are good citizens, seem to be without religion and hold

no day sacred. Is it fair to compel all of these to abide by our opinions? This looks like oppression to me. I cannot approve of it."

"I am sincerely sorry to hear what you have just said," the teacher observed, addressing the grocer, "and hope you will take no offense if I ask you a few questions."

"Certainly not, miss; ask as many as you please," was the response.

"I will take it for granted that you believe in christianity," she proceeded; "and that you hold the institution of the sabbath to be right, whether viewed as a religious or secular institution. That it is physically necessary as a day of rest, for everybody."

"Yes, that is no doubt true," was replied. "I am a believer in the sabbath and its religious observance equally with yourself, I think."

"Then to observe it, as christianity demands, is to do right? Is it not?"

"No doubt about that," he returned.

"Well, if it is right to do anything, can it be also right not to do it? If the sabbath ought to be observed, for both religious and physical or sanitary reasons; can its non-observance, except for imperative causes or hindrances, be excusable?" continued the teacher.

"Hardly altogether excusable; although cases might arise when it would be inexpedient to insist upon its observance," responded the grocer; "and in this fair instance, I doubt the expediency of insisting too strictly upon sabbath observance."

"In other words, you must think it sometimes better to do wrong than right; for you admit that there can be but one right course. Now, you certainly do not mean to contend that it is ever expedient to do wrong. I must suppose, that you merely wish to convey the impression, that you hold it to be sometimes advisable to omit doing what is right. In that case I can agree with you, provided the omission does not involve the commission of a wrong, as in this Chicago case it necessarily must. If the gates are not kept closed, they will be opened; *ergo*: if the sabbath is not observed, it will be desecrated. An expediency plea will not answer here. To resort to it involves commission of a positive wrong. Let us, then, insist upon keeping the gates shut and our sabbath inviolate," the teacher added.

"I have to confess that you are right, miss. If it is wrong to desecrate the sabbath, the emergencies that may be urged to excuse its non-observance, in behalf of the fair, appear to be wholly inadequate," was the remark with which the grocer yielded the contest.

"But persistence in keeping the fair closed on Sundays will work great hardship and injustice to the stockholders," the editor complained. "It surely is not a christian act to impose upon them a condition which will result in their losing heavily. Solicitous for the glory of the nation, they came forward and invested their money in this enterprise, and they certainly have some claim for consideration upon the government and the people. To shut them off from

the possibility of Sunday receipts, will greatly diminish their chances of getting back as much as they have contributed. If the fair is continued six months, this Sunday closing will mean a diminution of not less than two million dollars in the receipts. To impose this loss upon them is gross injustice."

"Your plea, Mr. Editor, is unsound," the banker maintained. "These people knew that this is a christian country, and that Sabbath observance is commonly required by law, and sanctioned by more than a century's practice. That all public and nearly all private business is suspended on that day. That both at New Orleans and Philadelphia, the two great national and international expositions were closed on the sabbath. Upon what ground, then, could they have expected an exception to be made in their favor? Does not that plea, like that of sympathy for the working people, and the still more absurd one of keeping visitors out of saloons, as though American people can't behave themselves when away from home, strike you as foolish?"

"No, sir," the editor replied, "it does not appear to me half as foolish as this bigoted regard for the observance of a day, which a smaller proportion only of church people themselves hold to be sacred. Why, sir, there are scores of ministers who advocate Sunday opening of the fair."

"I know that, and I am sorry to know, too, that there are scores of ministers who commit misdemeanors—even crimes—but that does not make it right for them or others to do so; and I am surprised to

hear you present such a shallow argument," the banker returned.

"There are reasons enough, leaving religion wholly out of the question, why the sabbath should be observed," the magazine contributor urged; "and I am surprised that intelligent people, especially those in dependent positions, ever lose sight of them. The fact that the receipts of the stockholders of the fair may be two millions or four millions less because of sabbath observance is utterly insignificant, when weighed against the momentous interests on the opposite side. The evening is too far advanced to attempt an enumeration of these now, and in this company, that ought not to be needed."

"You are right, miss; the benefits to society, among all classes of people, of the observance of the sabbath are manifold, and so obvious that it seems strange intelligent people need to be reminded of them," the Rabbi observed.

"I sometimes have to think the clause, 'intelligent people,' is too loosely applied. Only those who think deserve to be called intelligent; and it seems to me that a vast majority of people, commonly credited with this quality, never think. At most their thoughts never rise above 'What shall we eat?' and, 'What shall we wear?' To designate such as these we ought to have a word of shallower meaning. I would have been surprised to hear our editorial friend advocating Sunday opening of the fair had I not known that the paper he is connected with is published on Sunday. I think him entitled to be

called intelligent. But like every other sort of misdemeanor, or crime, familiarity with it soon hardens the conscience. Accustomed to sabbath breaking in his occupation, he has forced his mind to the conviction that it is not wrong?"

"Well! it seems that my reputation is totally ruined. Condemned, not only by these ladies, whose fault-findings I might attribute to the natural mental errancy of the sex, due to their seclusion from the contentions of active life, but also by my much respected friends, the banker and Rabbi, whom I know to be thoughtful and earnest men. I cannot lightly disregard their opinions, and as an initial movement toward reinstating myself in their favor, I promise to give this subject further thought, casting out all prejudice and preconceived opinions, and sincerely endeavoring to dive to the bottom of the well and find the truth."

"You will surely find it there," said the Rabbi encouragingly, "and meanwhile we will let you go with us to the table, whither Mrs. Russell now calls."

"Yes," added the landlady, "come along, all of you."

CHAPTER XV.

THE RABBI IN A PASSION.—THE SILVER QUESTION.—AN EXPERIENCE.

On entering the sitting-room, the circlers found the Rabbi already there; but his paper was unfolded, his brow contracted, and his countenance, usually so cheerful, wore a decidedly lugubrious expression. He was walking the floor and muttering loudly in soliloquy:

"Why did you make such a ninny of yourself? You knew the woman was a fraud! You couldn't help but know it, for it was plain as the nose on your face. Here you are nearly sixty-eight years old and have no more sense than to suffer yourself to be taken in and swindled by an ignorant, old, ill-favored female reprobate! No, no; not that; don't try to lie out of it. She didn't take you in; she didn't swindle you; you did it yourself. You are wholly to blame. George Webster Wheeler!—brought you a letter from George Webster Wheeler. Do you know any George Webster Wheeler? Certainly not. Why, then, did you suffer his letter to influence you? He's probably a myth. The woman herself, most likely, wrote the letter. Wheeler says he knows you, you old block-head, to be charitable. Knows the woman to be deserving. Yes, yes; he knows a good deal too much! Well, it's too late to repent now.

You are only mulcted twenty dollars more than you were willing to be; and the woman is twenty-two dollars ahead! I'd advise you to get the probate court to appoint you a guardian at once, while yet you have something left to be guarded."

The pianist came into the room soon after the Rabbi began this tirade of scolding himself, but having never before seen him in his tantrums, beat a hasty retreat to the hall, where she awaited the arrival of others. These as they entered stopped there with her, until the teacher made her appearance. Walking boldly into the room, the latter soon put a stop to the irate old gentleman's soliloquy by asking:

"What's the matter, friend Rabbi, has some one been robbing you again?"

Startled into consciousness of his childish behavior by her friendly voice, the old gentleman seemed for a moment too dazed to reply, for by this time he found himself in the midst of all the assembled circlers who had followed the teacher into the room. Recovering his presence of mind, he seated himself and, addressing his interlocutor, answered:

"No, miss, not exactly robbing me, but affording me an excellent opportunity to rob myself, which I was foolish enough to take advantage of. I had just come into the room when the servant announced that a lady at the door wanted to see me. Slightly irritated at the interruption, I ordered her shown in, and in a too brusque and impatient tone, no doubt, demanded her business with me.

"I perceived that she was embarrassed, but took

the letter she handed me and reading enough to learn that she wanted help, laid it upon the table and took out my pocket-book. I had one twenty and one two dollar bill, and laying the twenty on the table with the letter, was about handing her the two, when supposing she wanted the letter, also, I reached for it, but inadvertently picked up the twenty and handing her both bills kept the letter. She must have suspected that I did not intend to give her the twenty, for she no sooner received it than, thanking me hastily, she left the house.

"On seeing her to the door, I returned to the room, and reaching to the table for the twenty dollar bill, discovered that it was gone and the letter was lying there in its stead."

"She had stolen it?" the teacher asked.

"No; she had not been near the table. I had given it to her under the impression that I was giving her the letter. I then read the letter. It is addressed to Mr. Thomas Wainwright, and signed George Webster Wheeler. Now, I am not Thomas Wainwright, nor do I know who George Webster Wheeler is. Why should he write to me in behalf of Mrs. Martha Scott, or any other Martha?"

"I can't see that you have cause to blame the woman, Rabbi, if she is old and ugly. Very few people would refuse to accept twenty dollars, sir, when it was handed to them, even if ungraciously tendered. I think it's the Rabbi who is to blame, and no one else," the book-keeper declared.

"Have I said that the woman is to blame? When

my young friend here," pointing to the teacher, "accused the woman of stealing it, didn't I deny the charge?" the Rabbi returned.

"Didn't you speak of the woman as 'an ignorant, old, ill-favored reprobate'? Didn't you tell us that she made off as soon as she received the money? Come, come, Rabbi, you've slandered the poor old lady, you should hunt her up at once, and apologize for the libel," the book-keeper insisted.

"You are right, friend book-keeper, as you mostly are. I have abused the old lady, and am willing to apologize. Will you do me the favor to run out and find her, and bring her back, so that I may repair my fault?" the Rabbi smilingly pleaded.

"You need not be in a hurry—" the book-keeper was proceeding when the servant ushered the woman referred to into the room. Approaching the Rabbi she said:

"I am sorry to disturb you again, sir, and I hope this company also will excuse me. The reception I met with from you when I was here awhile ago was so entirely different from what I had been led to expect, that I not only did not perform my errand, but fear that I left you under an erroneous impression regarding myself and the business about which I called. I believe that I handed you a letter from Mr. Wheeler to Mr. Wainwright. That, of course, was a mistake. This from Mr. Enoch Gates should have been handed you. I was greatly surprised and somewhat humiliated when you handed money to me; but not knowing what was contained in Mr. Gates' letter, felt that it

would, perhaps, be rude to refuse it. Now, if you'll please take back the money, let me have Mr. Wainwright's letter, and read that of Mr. Gates, I think we can soon come to an understanding."

Seeing his visitor seated, the Rabbi devoted his attention to Mr. Gates' letter. On concluding it, he promised to meet with her and the other parties mentioned in the letter on the following morning. Then apologizing for his conduct at their former interview, dismissed her with such politeness as ought to have soon won, and probably did at once win her forgiveness. On his returning to the room, the banker inquired:

"Is it possible, Rabbi, that you pronounce that lady an 'ignorant, old, ill-favored female reprobate?' I think her intelligent, hardly middle-aged, and comely, if not positively good-looking."

"The Rabbi had not fully awakened from his afternoon nap, when she first called upon him. He couldn't see plain," the book-keeper explained.

"I think his want of perception quite excusable," the iron manufacturer remarked. "It makes great difference when any person, especially a lady, approaches one as a beggar; and if a man is feeling cross, he won't be likely to notice whether the applicant is beautiful or ugly."

"Keep right on, gentlemen. Score me well, I deserve it all. But I am over-joyed with the reflection that I gave her twenty-two dollars instead of two." With this thought to console him, he dropped the subject.

"To come down to business," said the wagon maker, as soon as the risibilities of the company were under control, "I have been studying the silver question, and would very much like to hear the opinions of the circle concerning it. Mr. Banker, you are our accepted authority on finance, suppose you enlighten us on this topic."

"It is natural," the banker responded, "for people to suppose bankers to be thoroughly versed in the science of finance; but it is a mistake. And the reason becomes clear enough when you inquire into it. The banker's interests compel him to study the financial movements of the day. That is to say, the causes operating to produce increased or diminished demands for money, so that he may take advantage of these conditions as they fluctuate. If he does his duty by the institution he is connected with, 'watching the market' takes up all the time he can spare from his daily routine business, and leaves him little leisure to devote to the science of finance.

"Then, you should bear in mind, also, that our mental appetites hunger for variety. Men do not feel disposed to devote any portion of the few hours they have for leisure in the investigation of a subject closely akin to the business that has occupied them all day. They need something different to entertain them. A man is not a machine. Hence, few bankers pursue the study of finance further than their business positively requires. If they did, they would still, necessarily, be poor authority on such questions as this, because they can only look at it from the

stand-point of their own business. You can easily understand that the banker's interests are not always identical with those of the community generally; and what he may conscientiously believe the better policy for the country, is likely to be the most advantageous policy only for the banking business of the country.

"From a superficial examination of this silver question I have this to say: If gold only is to be the legal tender of this country, the volume of circulating medium that can be maintained at par value, must necessarily, it seems to me, be limited to a very considerably smaller sum than we are accustomed to use. The effect of such contraction will be a general reduction of prices. First, of labor; next of everything produced by labor. This reduction of labor wages would likewise be beyond the proportionate diminution of the volume of money. The wages of the unskilled would go below half of their present amounts; while, for higher classes, the reduction would not be so great. These would probably range from about one-half to two-thirds. And salaries of clerical employes, corporation and government officials, etc., would be changed from what they now are down to about two-thirds of such amounts, depending upon the grades of the positions. Reductions of prices of labor depend, in a considerable degree, upon the laborer's ability to resist such reductions. Therefore, the more necessitous of the laboring classes will have to suffer the greatest loss in pay for their work.

"The average decline in prices of labor products would also naturally be less than proportionate to the average diminution of labor wages. The demand for these products is usually determined by the necessities of consumers. People need as much food, clothing and fuel when prices are high, as when they are low; and the quantities consumed cannot be very materially decreased by the observance of stricter economy. Hence, they would buy all they could pay for, and there would be no such marked abatement in the demand for these commodities as in that for labor. Then, again, producers would naturally lessen the supply, with the shrinkage of the demand, in order to maintain prices. This would also reduce the quantity of labor required, and tend to a further lessening of wages. The result would be a constant and immense widening of the chasm between the wealthy and the poor, and the burden of this change would fall upon the latter, and most heavily upon the poorest of them, making their condition much more than ever pitiable. Such are the inevitable consequences of all contractions of the currency."

"But, friend banker, would the demonetization and disuse of silver, except as a subsidiary currency, necessitate any such fearful contraction as you have portrayed?" the assistant editor queried.

"I have not the figures of the amounts of gold and silver money in use; but believe that the silver preponderates. We shall not be far wrong to suppose them equal. In that case, if you throw out the

silver entirely, do you not contract the total of our real money one-half?" the banker returned.

"Yes, of course, but you lose sight of the paper currency. If you add its volume to the total currency, the loss of the silver will not be anything like the proportion you name," the editor contended.

"That depends both on the quantity and quality of the paper," was the response. "How much paper currency, in proportion to the silver and gold, do you suppose there is now in circulation in this country? And upon what is it based? In what ultimately redeemable?"

"I don't remember the figures, but think the total approximates $800,000,000; of which about five-eighths are based upon silver and three-eighths on gold," was the editor's response.

"I can't say how near you are to the true sums; but let us, for argument's sake, say eight hundred millions paper, four hundred millions gold, and four hundred millions silver, total sixteen hundred millions. Now, if you condemn the four hundred millions of silver, what will become of the four or five hundred millions silver-based paper? Do you expect the four hundred millions of gold to carry that, together with the three hundred millions of gold-based or pledged paper, and the entire amount of outstanding bonds and all other indebtedness?" the banker continued.

"There is no necessity for the gold to carry it. It has behind it the pledge of the United States government; is not that sufficient to keep it at par?" the editor demanded.

"Hardly sufficient, I think," was the reply. "The government's credit would soon fall into disfavor, if it should fail to redeem its obligations, and we would have the events of 1864-5 re-enacted, when gold commanded a premium of more than two hundred per cent in legal tender greenbacks. Not, indeed, because the government failed to meet its obligations, but because it claimed the right to discharge them in greenbacks. A truly safe paper currency is one behind which there is dollar for dollar of current par value coin. Therefore, when you demonetize silver, you not only contract the volume of currency by a shrinkage to the extent of its depreciation in value, —which has already reached nearly forty per cent— but also to the additional degree, that the diminution in the amount of legal tender coin money lessens the ability of the government to use its credit in issuing paper currency. If it can circulate only dollar for dollar, it follows that the loss of its silver money impairs its ability to float paper currency by an equivalent amount, for the uncertainty of the future value of silver, when fully delegalized, will render impracticable its use as a basis for paper currency in any amount whatever. Nobody will be willing to accept to-day for, say sixty cents, a coin or its paper representative which a week hence may have receded to fifty cents, or less. Hence paper currency redeemable in silver can no longer be kept in circulation."

"Do you wish us to understand, Mr. Banker, that you are in favor of bi-metallism?" the type-writer inquired.

"Yes, I am decidedly in favor of that system," was the answer.

"Do not the frequent fluctuations of the relative values of these two metals, consequent upon the widely different amounts produced at different times, render it almost impracticable to use the two in connection?" the type-writer continued.

"What is it, do you imagine, that occasions the fluctuations in value of the metals? Simply the differences in the amounts produced at different periods?" the banker asked.

"Yes, that appears to be the only cause. Sometimes a much larger relative amount of one metal than of the other is produced, which, of course, has the effect of cheapening that which is more plentiful. How is it possible for the two to be maintained for any considerable length of time, at fixed relative values? And frequent changes of the standards of values would be inadvisable, if practicable," the teacher argued.

"You are right, miss," the banker replied, "the standard of relative values of the two ought to be permanent; but you are not right in what you allege to be the cause of the fluctuations of their values. From 1493 till 1600, they stood at from 11.3 and 11.9 of silver to one of gold. During this same interval, the annual produce of gold varied in value from twenty to twenty-six million francs, while that of silver rose from about ten and a half to upwards of ninety-three million francs. In other words, the yearly gold product increased only thirty per cent,

while that of silver increased seven hundred and eighty-six per cent; yet the disparity in the ratios of relative value was only a trifle above six-tenths of one per cent. Within the next twenty years the annual products of the two metals were twenty-nine and one-third million francs of gold, and ninety-four millions of silver; an increase of three and one-third million francs in the gold and of only nine hundred thousand in the silver; yet the ratio was changed from 11.9 parts to 13 parts of the latter to one of the former. Gold may at that time be said to have increased in price in spite of its enlarged supply.

"It will, perhaps, exhaust your patience to follow the record down through the remaining two and a half centuries, till the present time, and I will only venture to refer to a few periods when the conditions were unusual. From 1731 till 1800, for instance, when the yield of gold was sixty-three and three-tenths million francs, twelve and six-tenths millions more than it had been for the sixty years immediately preceding, and that of silver one hundred nineteen and three-fourths millions, more than seventy-five and a half millions less, the relative value of gold was increased from 14.9 to 15.1 of silver. From 1871 to 1879, the relative changes in the amounts of metals produced were insignificant, yet the ratios of values advanced from 16 to 18.39 of silver to one of gold. At the present time, they are about as 25 of the former to one of the latter, with but comparatively little change in the proportions of the yields.

"This record ought to convince us, that the ratios

of value of these two metals have not been materially influenced by the quantities produced. We must look elsewhere for the cause of fluctuations, and those who have investigated the subject most exhaustively arrived at the correct conclusion when they attributed them to political action. At different times different nations have arbitrarily changed the standard, and, as the record indicates, such changes have, with few exceptions, depreciated silver as contrasted with gold. But for such meddling, which is inexcusable, there would be but slight, if any, changes in their ratios of value. In my opinion silver bullion in this country might now be worth one-fifteenth the value of an equal weight of gold, as was the case at the beginning of the century, had our congressmen been influenced by an intelligent desire to promote the welfare of the country, instead of allowing the great money kings of the world, whose interests lie always in the direction of a depreciation of the popular currency and of commodity prices generally, especially of lands and government bonds, to control their action. When we consider the vast amount of silver our mines have produced, the loss consequent upon such mismanagement is seen to be of immense magnitude."

"Mr. Banker," questioned the dry goods merchant, "how could our statesmen avoid adopting the policy of approximate mono-metallism, after England, Germany, and other European governments led off in that direction? Any other course would have deprived us of our gold, and flooded the country with the cheap silver of Europe, for you are aware

that when two kinds of currency are in circulation in a country, it is always the most valuable that is exported."

"That you think is a universal rule?" the banker interrupted.

"Yes, sir," was the reply. "You surely do not question it?'

"And yet you assert that we shall be flooded with Europe's cheap silver money," was the banker's response. "Won't your rule work with them as well as with us?"

"It would, if they had not the advantage of us," the merchant answered.

"In what respect have they an advantage which gives them such power to harm us?" the banker returned.

"Well, we are the debtor nation. They would insist upon our payments being in gold. When they came to purchase our corn, wheat, cotton, etc., they would pay for them in silver."

"And we would have no other alternative than to accept their silver?"

"Not if we made the sales."

"Recollect, it is they who need our breadstuffs and material for fabrics, not we that want their silver. And if our exporters should say to them: 'Gentlemen, we must have gold for our goods, or a quantity of silver equivalent in your country with the gold value, otherwise we will not part with them,' what would they probably do?" the banker asked.

"They would go elsewhere to trade, and we

should have the millions of stocks and bonds they hold sent home for payment. It would ruin us," the merchant insisted.

"Have you not imagined an evil, which is not likely to exist?" was the banker's answer. Let us see. In the first place, they must have the food and fabric materials, and these are not to be bought elsewhere. Therefore, if we demand it, they must pay for them in gold, or in silver at its gold valuation in their country. They absolutely cannot do without them. So much for that objection. For the other: suppose we inquire why they invested in our stocks and bonds. Was it not because they believed them safe, and knew that they paid a greater rate of interest than investments open to them elsewhere? There was no other inducement than that of their being safe and profitable investments; then, when we demand only fairness and impartiality in their dealings with us would they behave so unbusiness-like do you think as to refuse our bonds which are payable in gold?"

"They can buy breadstuffs in Russia, India, Australia and Canada; India and Egypt can likewise furnish them with cotton. As for investments: if we insist upon paying in silver, what we agreed to pay in gold, they will no longer be profitable now that silver has depreciated in value nearly fifty per cent. They will find better paying investments elsewhere," the dry goods merchant contended.

"You are mistaken. India, Russia, Australia and Canada combined cannot furnish sufficient bread-

stuffs and, except from Canada, the grains are poor in quality when compared with ours. The same is true of Indian and Egyptian cottons. They must look to us for supplies. Concerning investments, my proposition was not to pay in silver what we promised to pay in gold; but only to insist upon their paying us in gold for what they purchase from us," the banker explained.

"I still think that you are wrong, but you appear to be better informed than I, respecting these matters, and for the time I will leave you in possession of the field; but with the intention of renewing the debate when better prepared," the merchant observed as he yielded the contest.

"From our experience with you on the tariff question, Mr. Merchant, I would recommend our banker friend to look up his authorities, too, meanwhile, as you are likely to prove a far more formidable opponent in the second than in the first onset," the Rabbi remarked.

"Friend Rabbi," the wagon maker inquired, "will you guarantee our friend here to be a banker? Isn't he an anti-monopolist sailing under the wrong flag? He is opposed to the tariff, to trusts, to the single money standard, and to everything else that bankers are supposed to favor. He is a wonder to me."

"He is surely a banker, sir," the Rabbi rejoined. "All anti-monopolists are not *sans cullottes* nor demagogues. I, myself, for instance, am an anti-monopolist."

"And not destitute of breeches nor honesty," the doctor interposed.

"Thank you, doctor, I certainly have the breeches, and hope I am not altogether without the honesty."

"What a man's circumstances are," the iron manufacturer remarked, "do not go so far to make up his character, as what they have been. Our friend here has never been in other than comfortable circumstances, hence has never had cause to become a demagogue. If you are hunting for a demagogue, find a weak but fairly intelligent and ambitious man, who has been induced to resort to that despicable line of conduct by want. Perceiving that poverty hinders him from realizing his aspirations, he becomes madly envious of those who are more fortunate and, in the bitterness of his selfish soul, sets about pulling them down to his own level. Hearing others in like condition of impecuniosity complaining, he joins with them, labors to inflame their passions to a greater degree and, if they are so mole-sighted and gullible, sets himself up for their leader. Usually, upon having attained the eminence he desires through their help, he turns against them; not because he despises them but, for the reason that he finds, in that more elevated region, another set of grumblers, upon whose shoulders he hopes to climb to greater heights. As these will not assist him while he continues in league with those of the lower stratum, he accordingly cuts the latter adrift.

"I have known several men of this stamp who, but for the rankling discontent which made them unhappy, were passably good men, so long as they

remained in humble circumstances; yet, when advanced in fortune, seemed to lose their consciences entirely; and, forgetting the good offices of the lowly friends who gave them their first lift upward, became the most tyrannical oppressors of the poor. The fomenter and leader of a strike among the iron workers, some years ago, was a man of this kind. Within a year after his fellow workers had placed him in an unimportant but lucrative office he refused to recognize them."

"I had hoped to have some further explanation of the silver question," said the wagon maker, "but it is already late and if our musical friend does not object, I suggest that she treat us to some music."

"A very sensible suggestion," the Rabbi observed, "and if generally agreeable we will devote the remainder of the evening to listening to her."

The pianist courteously acceded to this request, continuing the entertainment until the usual evening repast was ready.

CHAPTER XVI.

SILVER QUESTION RESUMED—REMEDIES FOR BUSINESS DEPRESSION.

Again the circlers assembled in excellent spirits, and, as soon as the Rabbi laid aside his paper, the wagon maker began:

"Our banker friend has told us that demonetizing silver must exert a seriously injurious effect upon the business interests of the country, and I am anxious to obtain the opinion of the circle generally touching some questions that have since arisen in my mind. All of the great capitalists of the world appear to be monometalists, and I have formed a theory about the accuracy of which I would like to inquire. They must know that there is not gold enough to supply the demand for currency, even with the aid of bank checks, drafts, bonds and other expedients. In laboring to bring about this contraction, do they not understand how they can make such changed financial condition profitable to themselves? And are they not working with that end especially in view?"

"How, do you suppose, can they hope to make scarcity of money profitable to themselves or to anybody else?" the Rabbi inquired.

"In the same way that Joseph of old made the famine in Egypt profitable to Pharoah and himself," the wagon maker rejoined. "Joseph knew that the

famine would come, and that it would be preceded by seven seasons of unusual plenty. So he loaded up the king's warehouses during the plentiful years while prices were low. The people, no doubt, thought him very foolish. I fancy they said to each other, 'Well, our young Hebrew wiseacre must intend to bankrupt the king;' and laughed heartily as they dumped their grain into his new and commodious warehouses. They possibly wondered that Pharoah did not prevent his wild speculations. But Joseph was permitted to continue even until the close of the seven fruitful years. They soon after discovered that his was far from being a course of conduct to laugh at. When the famine years rolled around he had a 'corner on wheat,' and they must buy of him at his figures or starve. After there had been paid over to him all of the money, jewels and other similar valuables the people possessed, he next secured their cattle, horses and slaves, and finally, mortgages upon their real estate, from which redemption was simply impossible. This constituted the king *bona fide* owner of the country—master of his subjects and of all their possessions.

"The great capitalists of this age seem to have concluded that it was within their power to bring about a dearth of money—a money famine—by demonetizing silver, and hoarding the gold; so accordingly, to use the words of a friend, 'they have gathered it in, until their coffers are literally overflowing.' Twenty-five years ago, this government was nearly three billions of dollars in debt, and the

opportunity to corner the precious metal seemed already at hand. But American mountains have since appeared to be full of the money metals, and the corner—years of money famine—constantly receded farther into the future. If they would accomplish their purpose within their generation's lifetime, the white metal must be demonetized. England, Austria, and Germany were soon influenced to move in this direction by the pressure applied by these monied dictators, who hold the fortunes of those governments in their power. Russia, the Scandinavians, and the Latin nations were then driven or coaxed into line.

"There remained but one truly resistant power, the United States, and, in 1873, this was betrayed into partial compliance, by the insertion of a silver demonetizing clause in a financial bill then pending before congress. Immediately after the white metal began to depreciate, and as the efforts to debase it have since been persisted in, the downward tendency has continued. It could not well have been otherwise. If I understand the subject, it is not the purpose of the goldites to wholly demonetize this metal, but to reduce it to a subsidiary position, making it a legal tender for small debts only; and, as this would not be practicable while its bullion value is maintained, a warfare thus far has also been directed to bearing down its bullion price in the world's markets. With silver out of the field, the owners of gold are now believed to be in a condition where they can make and maintain a corner in that metal, and thereby manip-

ulate the prices of stocks, bonds and commodities to suit themselves. This will constitute them virtually the rulers of the finance and commerce of all the nations of the earth, and make their dominion so strong that it can only be overthrown by an almost world-wide convulsion. Such is the way in which this matter presents itself to my mind. Have I reasonable grounds for my theory?"

"No, sir!" the iron manufacturer declared with emphasis. "You have created an image out of smoke, and become so frightened at it that your judgment is impaired. You are like a man in a dream, who, fancying himself surrounded by goblins, wakes in such terror that he cannot wholly free himself from its depressing effects, even in daylight and in the midst of friends. I don't suppose the gold advocates ever imagined themselves capable of cornering gold, or of owning and controlling governments. They simply want a reliable medium of exchange, one of which the value will not be subject to frequent changes. This they think they will have in gold. Whether they are correct or not I cannot say. I believe that the stringency we are now experiencing is entirely due to the existing uncertainty."

"I am strongly inclined to your opinion," said the Rabbi. "So far as the prevailing business depression is concerned, it seems to me to have been brought upon us by the money power, for the purpose of frightening our law-makers into the adoption of the single standard, and will speedily terminate, I doubt not, upon the settlement of that question either

way. So far as relates to the object had in view by the advocates of a strictly gold standard, I must differ with you. The less the amount of universally legalized money the easier its manipulation and management becomes, and it would be quite as sensible for us to believe that speculators in wheat or coffee do not seek merely their own advantage in those transactions, as to take it for granted that the gold advocates are simply endeavoring to give the world a sound currency."

"I agree with you, friend Rabbi," the grocer remarked. "These capitalists are 'on the make,' and if they did not believe the gold standard the more profitable for themselves, they would spend neither time nor means in efforts to fasten this policy upon the commercial world. And profit to them means amassing the wealth of the world in their own hands. Making the very rich richer, and everybody else poorer. I agree, too, with our friend, the wagon maker, that their aim is to get our government in their power. It is this money power to-day which controls the nations of Europe. No one of them dares to shape its financial policy otherwise than its wealthy creditors consent to have it. They are not sentimentalists nor public benefactors, but diligent workers for the advancement of their own interests."

"I presume," the type-writer ventured to suggest, "that if Joseph had been called to account by the Egyptians, for the selfishness of the policy he persuaded Pharoah to adopt, he would have claimed

that he was actuated solely by humanitarian motives, and was entitled to their everlasting gratitude. Indeed, it was impressed upon my childish mind that his conduct was eminently noble, but I had an idea that he would have been all the more noble, if he had kept the price at a reasonable figure."

"Do you suppose, friend Rabbi," the dry goods merchant inquired, "that the existing financial depression will cease speedily, whether this government adheres to the double standard or not?"

"A definitely authoritative announcement in support of the single gold standard would, I think, put an end to the stringency now prevailing within six months, or even less time; but it would be only a temporary relief, to be followed a few months later by a far worse condition. I look upon the present as an unnecessary depression, brought about designedly to force our adoption of the gold standard, and believe that those who produced it have had it in their power to remove it at will. Whereas, with the gold standard alone, I am confident that an actual dearth of money must exist and that prices generally must collapse, with results fatal to business prosperity, until a remedy of some sort can be devised and applied. It would be worse than the hard times of 1837 or 1857, because the contraction, though not so sudden perhaps, must be greater and less conveniently remedied."

"Could not relief be found in a new issue of government bonds, and in paper based upon them?" the editor asked.

"If you owe a thousand dollars, and pay your creditors with money borrowed on a note for that sum, does that relieve you of the debt?" the Rabbi responded.

"For the time I should be relieved, and before the new debt became due I would hope to earn enough to pay the note," was the answer.

"Just so; but your note would draw interest, and when due the indebtedness would have grown to a larger sum. Government bonds are government debts, which draw interest. Our present bonds draw low rates of interest, and command considerable premiums. If another issue were made under the conditions existing, with a gold standard, because money would be scarcer and higher priced, a greater interest rate would be found indispensable, and the effect upon the bonds now outstanding would be to reduce, perhaps, to do away entirely with the premiums; for the new bonds, being equally safe and bearing higher interest would be most desirable."

"I am sorry to find intelligent gentlemen, like our friends, accepting this silver heresy," said the iron manufacturer. "If your theory shall be persisted in it will cost us, besides the loss of our gold, most of our foreign trade, for we cannot do business with Europeans, having the gold standard, except at immense loss to ourselves. Only a few days ago, a thoroughly well informed gentleman told me that he had it from reliable authority, that there were millions of pounds sterling in England, the owners of which were anxiously awaiting the adoption of a de-

cisive policy by our government. If we adopt the gold standard their money will be sent here immediately for investment, he said, and we shall at once have booming times again; but if the other course is adopted, they will find opportunities for investment elsewhere. They will not jeopardize their capital by placing it where they may have to accept debased or depreciated coin for their standard gold, and lose the difference.

"I, myself, am persuaded that such would necessarily be the outcome, and that we shall cut off all probabilities of future foreign investments, besides having to submit to the speedy withdrawal of the foreign capital now employed here."

"Is it essential, think you, Mr. Iron Manufacturer," the Rabbi asked, "that we should have these foreign investments in order to make us prosperous? Let us inquire into this matter for a moment. Say that our silver output yearly, with the metal at par, (16 to 1,) is worth sixty-two millions. If its demonetization depreciates it to sixty cents, do we not lose $24,800,000 every year by that act? Suppose, again, that the Englishmen invest $62,000,000, at ten per cent net for their share, and the money earns thirty-three per cent, leaving twenty-three per cent or $15,000,000 for the American borrowers, would we not still be losers to the extent of nearly ten millions? Why should we sacrifice this ten millions, that our friends in England may make six millions two hundred thousand? Would it not be wiser to invest our own silver, and enjoy the entire earnings ourselves?

"Or, if the goldites are true prophets, and we cannot prevent the depreciation of silver to, say, seventy cents here in this country—nearly 21 parts to one of gold—we would still be gainers of three millions per annum, by adhering to the double standard, granting that what is said about these prospective investments is true. But all this is simply speculation. The truth is: the great monopolists of the world, having already succeeded in getting the leading governments of Europe in their power, and dictated to them this gold standard policy for their own benefit, are now doubly anxious to draw us into the snare, that they may increase their gains more rapidly, and maintain their hold upon the nations they already have in subjection. If we abide by our double standard and continue to prosper, as we certainly shall, they realize that it will be difficult for them to hold Great Britain and Germany long in their toils."

"We may rest assured," said the banker, "that this entire gold standard movement is but a conspiracy on the part of the great financial monopolists of the world, to further enrich themselves and maintain their control of the political, financial and commercial management of the nations. They are already in a position to dictate terms to all the other great powers, and if those in authority here shall betray us into their hands, they will deserve what they will soon receive—the general condemnation of their countrymen."

"Mr. Banker, I am truly sorry to learn that you

do not know your own people better than to suppose that they will condemn and execrate those who ruin them," exclaimed the book-keeper. "Why, if Baron Rothschild himself should come over here, and confirm every word you have uttered, the American people would not think even of hindering him in his work of carrying the plan into execution. I believe that they would help him. They would, at least, bid him God-speed. We are a nation of toadies—and the greater the man, the higher the position he occupies, the greater the toadyism. His little excellency, Mr. Harrison, or his bulky highness, Mr. Cleveland, with all their satellites, whippers-in, and humble servants, would look upon a visit from the monied baron as such a very high compliment, that they would be more than ready to do his bidding, hardly hesitating to *hari kari* themselves if he were to signify his desire to witness that entertaining performance.

"Don't blame our misfortunes upon foreign monied monopolists, but upon our own inclination to toadyism. I have seen a filthy, low-bred Schweitzer, with finger-nails in deepest mourning, and an odor of dirt and garlic strong enough to turn the stomach of a Sioux Indian exuding from him in copious abundance, taken in hand by the wealthy men of one of our western cities, introduced to their wives and daughters, wined and dined, and hauled hundreds of miles, hither and yonder, in a gorgeous private car, well victualled and liquored, all at their expense; and why, do you suppose? Because he claimed to be

a Russian nobleman, exiled because of his leaning to Nihilism, and to have six million pounds sterling on deposit in the bank of England, most of which he desired to invest in our northwestern lands, on which to locate a colony of his nihilist friends, who were anxious to escape Siberian banishment or hanging at home.

"Yes, sir. The mere pretension to a title and a pile of wealth excused his dirt, loathsome odor, and offensively vulgar manners to a large number of truly intelligent Americans, who regarded themselves as the *creme de la creme* of the society of their metropolitan city, and this, too, in spite of the fact that he had no money with him except what he borrowed and stole from the company he was mingling with! If such a wretch could draw the courtesy and coddling he was favored with from wealthy bankers, land-owners and railroad managers, what attention might we expect would be accorded to *le grand baron de finansè*, the head of the great house of the Rothschilds? He would be fairly smothered with courtesies and granted all he asked for, even to the 'whole of the kingdom.'"

"I know little about the silver question, Mr. Book-keeper, but you seem to have a correct idea of the foibles of a large class of prominent Americans," the doctor quietly observed.

"I think I know one who wouldn't 'bow the knee' nor 'toss the cap in air' in honor of the baron," said the teacher *sotto voce*.

"Who is that?" the magazine contributor asked.

"Our friend, the book-keeper," was replied.

"Thank you, miss, for the compliment," the book-keeper returned with a profound bow, having overheard what was not meant for his ears.

"The book-keeper made mention of Mr. Cleveland. It strikes me that between this silver question and the tariff, that gentleman has already found himself in a labyrinth of difficulties. How will it be possible for him to satisfy the goldites and the silverites, the free traders and the tariff people? I almost pity him," was the compassionate remark dropped by the dry goods merchant.

"Save your sympathy, my friend," the student responded, "Mr. Cleveland is neither weak nor witless. He will guide the nation safely through all the difficulties which now beset it by reason of the mismanagement of its affairs by those who preceded him in its control. This is much more satisfactory than giving satisfaction to goldites or silverites, free traders or tariff reform advocates."

"I hope that you may be correct in your estimate of his talent and intentions," said the dry goods merchant, "but am fearful that what you regard as his intellectual acumen and strength will prove to be nothing more than self-confidence and stubbornness. I suspect that he belongs to that large class of men who 'know that they know all that man can know about that which they know that they know,' and who will not seek to learn anything more. In educated and properly trained people, this self-confidence is not an altogether bad quality; but where it is com-

bined with limited education and imprudent training, it is likely to make its possessor dangerous to himself and friends."

"I don't believe that yours is a correct estimate of his character," said the Rabbi; "though we have reason to suppose that he is stubborn and prejudiced. I do not believe that he is conceited, as you seem to imagine. I apprehend that he is hardly enough so to be sufficiently self-reliant. His strength of character seems to me, to be somewhat above the average, but not enough so to make him remarkable. I have not a very exalted opinion of Mr. Cleveland, yet look upon him as the best man for the presidency that it was possible to elect at the time."

"Don't you think him more than equal to Mr. Harrison?" the law student inquired.

"Oh! yes. Very much superior. But I could name several among our public men whom I would have preferred for the high office he fills. A good deal will depend upon the wisdom of Mr. Cleveland's advisers, and I regret that his cabinet is not composed of men better known to the people and in whom they have greater confidence."

"I must differ with you, friend Rabbi," the law student returned. "I cannot think otherwise than that Mr. Cleveland is the man for the times, and that his advisers are wisely chosen."

"Well, let us hope for the best. I voted for Mr. Cleveland, though there are other democrats whom I should have preferred. Of his cabinet advisers I know too little to form a satisfactory opinion," the Rabbi added.

"Cleveland leaves us too much in the dark in my opinion," the book-keeper remarked. "It is not an indication of wisdom nor confidence in his own judgment that he has failed to express his sentiments on the leading questions of the day. We know that he is opposed to protection, but we are in the dark as to what he will recommend congress to do in the matter of modifying the present tariff law. He has told us that he is in favor of 'honest money,' but that is an evasive and unsatisfactory declaration. Both silver and gold money are equally honest. If he means a coin having intrinsic value equal to its face value, the statement is foolish, for there is really no such thing as intrinsic value in coin. If its exchangeable value is meant, the assertion is still vague, for exchangeable values depend upon the demand for and supplies of both the moneys used and the commodities for which it is exchanged. The ruling money value must be fixed by law, and be constant and definite; and it is this fiat or legal value of the coin, which will maintain the market value of the bullion metal of which the coin is composed.

"If silver and gold are both used for money, the values of each must be specified by law, and such legal values will not only remain fixed as to the coin, but will maintain the values of the metals closely approximate, as long as the law continues in force. All this talk about fluctuations in the ratios of value of silver and gold is seen to be nonsense, when we reflect that such ratio is fixed by law and has only changed and will only change when the law is tam-

pered with. If the law makes the weight of coined silver in a dollar equal to sixteen times the weight of coined gold in a dollar, then sixteen ounces of silver bullion, plus the expense of coining it, will equal one ounce of gold bullion, with the cost of its coinage added.

"And I may as well add here, that if the United States shall insist upon the use of both metals as legal money, other nations must follow her example, because they cannot afford to depreciate their own considerable stores of silver. They need all the silver they have or can get at home, for the people's use in small transactions, and are neither likely to send it hither, nor allow it to depreciate greatly in value. Cleveland should have studied this question long ago; and if he had declared himself in favor of the repeal of all recent legislation, prejudicial to silver, silver bullion would, by this time, have recovered from the 'black eye' dealt it some years ago, and we should have had little if any monetary depression. His silence has done the country no little injury."

"I think that you are wrong, Mr. Book-keeper," said the iron manufacturer.

"Well if I am it isn't the first time I've gone wrong, and I shan't allow it to make such a coward of me as to deter me from trying to go right. But I believe that I am right."

"I am very confident that you are," said the banker.

"So am I," the Rabbi added.

"It is strange that you gentlemen can be so posi-

tive, respecting a question that has so long agitated the best minds in the country, and upon which they have, as yet, been unable to arrive at a conclusion," the student observed.

"We are free from those corollary considerations, 'Where shall we procure money to pay our expenses in the next canvass?' and, 'What policy is the more likely to give our party success in obtaining funds and votes in 1896?'" the book-keeper added. "But, gentlemen, we have exhausted this question. The ladies have hardly had a word to say about it, and it's natural that they should want to do some of the talking."

"I am sure that we have all been very much interested," the landlady rejoined; "and while it is natural that we should want to do our part of the talking, when such subjects are being discussed, we are the more willing to listen because of our ignorance concerning that in which we are as deeply interested as yourselves."

"A short time ago, as I was giving a lesson to a little girl at her home, her father and mother became engaged in a heated discussion of this silver question," said the pianist. "He was in favor of the single gold standard, while she argüed for bi-metalism. She was remarkably well informed and overthrew his arguments so readily, that he finally lost his temper and said sneeringly:

"'You discuss this measure so ably that you ought to join the populists and compete with Mrs. Lease, in running for office. I hate to see a woman

meddling with politics. They have enough to do taking care of their household affairs.'

"I couldn't help asking myself: why shouldn't a woman feel as great interest in these matters as a man? If times are hard, she suffers equally with him, and good times are as important to her. I am convinced, as that lady declared herself to be, that women ought to inform themselves about such matters and have, therefore, been glad to listen to you gentlemen. Don't understand me to mean that I believe women ought to vote, or hold office, or participate actively in political contests, for I don't think so. But every woman has more or less influence, and she ought to know how to use it for the advancement of the public good."

"I don't know why women shouldn't have the right to vote and hold office. They pay taxes and, as the pianist has just told us, are effected equally with the men by legislation. Why then deprive them of a voice in public affairs?" said the magazine writer.

"There are many and sound reasons why they should not participate actively," the landlady's sister replied; "and, for my part, I cannot see why a sound-minded woman wishes to assume that burthen, in addition to the cares she already has."

"Will you tell me one good reason for her exclusion?" the magazine writer inquired.

"One good reason is that a woman and her husband have identical interests, and all causes for disagreement between them should be avoided. Enough

of these will necessarily arise under existing conditions to occasion too frequent family jars; and it would be foolish and wrong for us voluntarily to bring politics into the family. But this is only one of many reasons which our good sense will suggest to us," was the old lady's reply.

"What good could result from women becoming active in politics?" the teacher proceeded to say. "There are as many foolish, ignorant and bad women as men, no doubt, and but for their secluded and quiet lives there would probably be more; for the tendency of mixing in public affairs must be to lessen our delicacy and develop the contentious and coarser elements of our characters. I believe that such change would be most damaging to our sex and woeful, indeed, for society. Situated as we are, we can further the progress of our race in culture and refinement; but by becoming politicians and competitors with men, we should lose the power for good that we now exert."

"I have heard such arguments before," the magazine contributor retorted, in a tone which showed that it required considerable effort to control her temper, "and I am tired of listening to this undervaluing of woman by women. A woman is a man's equal in every respect, and it becomes her to assert and maintain her equality in every field of employment."

Apprehending a storm which could not be easily allayed, the Rabbi interrupted the young lady by remarking:



"You are right, miss, ladies should not disparage their own sex, and I do not believe these other ladies intend doing anything of the sort. You must excuse me, however, if I suggest that you are wrong in contending that women and men are equal. I think woman is man's superior in very many fields, and that in a few others, man is the superior. Woman's duty to her sex and herself is to endeavor to become more skillful and powerful in the stations she is peculiarly adapted to fill; and from that stronghold to govern the world aright and lead men to higher and nobler lives. She needs to stand above us and entice us upwards; not seek to get upon our level, where her influence over us for good could not possibly exceed that of a fellow man, while for evil it would be immeasurably greater."

"Well, Mr. Rabbi, it is not necessary that I should get upon a chair, in order to influence the circle to adjourn and walk out to supper, is it?" the landlady inquired.

"No, madam, you rank so much above us, that your wish is a command; and we will follow with pleasure whither you lead," the old gentleman replied, as he proceeded to the dining room with the other circlers close upon his heels.

CHAPTER XVII.

THE RABBI'S ONLY LOVE AFFAIR — MORE ABOUT THE TARIFF.

The Rabbi and lady members were first to assemble, and while they awaited the others the landlady's sister announced that this was probably the last meeting that she would have the pleasure of attending, as her husband was to return on the morrow, when they would at once resume house-keeping in their residence in a neighboring suburb, where she would be happy to welcome the circlers at any time they could make it convenient to call.

"Meetings and partings, madam," said the Rabbi, "are the destiny of mankind, and though we endure the latter reluctantly, I would not have it otherwise. If our companions through life were always the same, the pleasures of association would necessarily be limited to comparatively few individuals; the opportunities to profit by each other's experience would become almost valueless; and life would degenerate into monotonous and unattractive routines of irksome duties."

"So far as general company is concerned, your philosophy, friend Rabbi, is applicable," the lady replied, "but hardly to the more intimate friends with whom our association never becomes tiresome. When we have to part from these separation is a

real affliction continuing during the entire absence."

"I am not without the experience of that truth, although it has been my lot to have had no other family ties than those of my parents and brothers and sisters, from whom I have long been parted," the Rabbi replied.

"Then you have never been married?" the landlady's sister asked.

"No; I have traveled my journey alone so far, and am now too old to change my condition. I have several nieces and nephews who compensate me in my declining years for absence of children in a measure, at least," was the Rabbi's response. After a pause of several minutes, he resumed: "I would not have you and these young ladies suppose for a moment, however, that I am a woman hater, or a non-believer in marriage. On the contrary, I hold that neither man nor woman can enjoy true happiness unless they marry. Even unhappy marriages can scarcely be so desolate as the lives of those who do not marry, and especially of the men who do not."

"I am surprised, friend Rabbi, to hear this from you, and were it not impertinent, would ask why you have not married or do not marry now," the teacher remarked.

"You would like to know why I did not marry? Well, I will tell you. When I was in my twenty-seventh year I became engaged in marriage to a young lady five years younger. Our wedding-day was fixed, and we looked forward to a happy life together. I had a rival in whom the lady felt a friendly interest,

but whom she had rejected under circumstances which made it seem unlikely that he would ever renew his suit. About two months before the time set for our wedding, I had the ill-fortune to be sent to Rio Janeiro on business for the house I was then employed in. I sailed in the Ella Martin, a vessel belonging to the house. She was a slow sailer and when we reached Havana I changed to the Rhoderic Dhu, a much faster and safer ship. The business detained me in Rio a whole month, and when I was ready to return home there was no vessel there bound for the States. In my impatience, I shipped on a Liverpool clipper ship, the Raleigh, hoping to fall in with and be transferred to an American-bound ship at sea, or to find one ready to sail at Liverpool.

"I wrote home whenever an opportunity to mail a letter offered; but my letters found no speedy carriers to convey them to their destination. Meanwhile, the Ella Martin had the misfortune to be foundered at sea, all hands being reported perished, and it was naturally inferred that I had gone down with that vessel. To complete my ruin, as it seemed, I was attacked with yellow fever on the passage to Liverpool, and with a number of others from the same vessel lay many weary days in the lazaretto of that city. When sufficiently recovered to be discharged from the hospital, several weeks elapsed before I was able to undertake the journey home, and then contrary winds and rough seas lengthened the voyage into an interval of nearly three times that necessary for an ordinarily prosperous passage.

"While I was thus the helpless sport of events wholly beyond my control, my rival, a fellow clerk in the same house, took advantage of the circumstances to capture my proposed bride. Being a young man of fair promise and considerable means, he had a powerful auxiliary in the young lady's widowed mother, who looked forward to her daughter's marriage for the betterment of her own condition in life; and, not doubting but I had fallen a prey to sharks, she felt that no one would be wronged by her daughter's acceptance of the rival suitor. The fact that the young man had recently fallen heir to a considerable fortune added, no doubt, to her desire to have the marriage consummated with dispatch. Six weeks before my return my proposed wife was married to my rival. The stroke was severe, but I determined that the mishap should not influence me to waste my life.

"I refrained from calling upon the lady, or going into society where I would be likely to encounter her, but living in the same city I soon found that, if I would avoid meeting her, I must give up society entirely. This was a greater sacrifice than I felt called upon to make, and to avoid it I gave up my business position for one in a distant city, where I might be free from such unpleasantness. Nearly three years rolled away, and I had about recovered from the effects of this disappointment, when I received a curious letter from the lady, together with a packet containing three of my letters, written to her while at Rio and on my voyage thither, and two others to

the firm by whom I had been employed. She explained that she found these papers in a satchel belonging to her husband and, on apprising him of her discovery, he had consented that she might restore them to me.

"In relation to her own conduct, she simply told that she had not married till convinced of my death, and then only at the pressing solicitation of her mother. There was no word of complaint against her husband, not even to accuse him of intercepting the letters, nor any expression of remaining love for me. Through others, I learned that her husband had become dissipated, that he used her amiss, and had compelled her mother to find a home with strangers. It is unnecessary for me to add that I have ever since retained my affection for this true woman, and have not dared to make pretension of love to another. She is living yet, and I have fortunately been able to contribute slightly to her happiness in her declining years, although I have never spoken to her since I started on my ill-fortuned voyage to Rio. Have I been right in remaining a bachelor?"

By this time other members began to arrive, and, dropping personal subjects, attention was soon turned to the consideration of topics to which they had agreed to devote their time. The law student, anxious to discharge the duty of replying to the protective argument of the dry goods merchant, opened the discussion.

"Our friend, the dry goods merchant," said he, "departing from the usual line of pro-tariff argu-

ments, has likened the nation to a family, and asks if it would be unreasonable for the father, or an elder son, to require other members of the family to contribute to set him up in business, of which the profits were to be enjoyed by all. I answer that it would, for the reason that it must infringe upon the rights of all the others. These may have purposes of their own in view. May believe that they can further their own and their family's interests more efficiently by following the bent of their own inclinations. Hence, to coerce them into contributing to the schemes of even their own father is to interfere with their individual liberties. Their earnings are their own, and they have the right to demand that they be allowed to use them as they please. So much for the premise upon which he builds.

"He next proceeds to inform us that factories are a source of wealth to the entire country and beneficial to every citizen. For this reason every citizen ought willingly to contribute to their success. It may be true that every productive agency adds to the wealth of the nation, but our friend is wrong in asserting that every citizen is benefited by such production, and should bear his proportion of its expense of maintenance. There are very few people participating in the profits of our factories; while, under our tariff system, sixty odd millions are made unwilling contributors for their support. I think I may safely defy him to name a single establishment, which owes its existence and success to the tariff, that benefits any one besides its stockholders, managers, and

clerical employes. Those which are truly beneficial to the country do not need, nor have they, the protection which the tariff affords; and, in most cases, are injured by it, as I shall be able to show before concluding.

"Having laid for his argument this expansive foundation, our friend proceeds to say that, because the protected factories consume the products of our mines, forests, pastures, fields, etc., they give value to all of these. But for the factories, he claims, the mines, etc., would be comparatively valueless. *Ergo*, owners of mines, forests, pastures and farms, ought to sustain the factories. Again, as the development of these natural resources gives employment to people in all other lines of industry, and enables these to patronize mechanics, storekeepers and professional men of every class, it follows that such profitable employments are all due to the existence of the protected factories; and because these are such universal benefactors it is right to impose the cost of their maintenance upon the entire population, white and black, young and old, rich and poor, and especially the poor. Such is the sum of his argument, which, as it fell from his lips, sounded so plausible that I was apprehensive of my ability to refute it. I was really alarmed when he explained how easily we make mistakes, by his skillfully drawn picture of a person standing upon a plain, with his view confined to the limited area bounded by the horizon, forgetful of the immensity of space and myriads of human souls that his prospect did not

embrace. Was I, indeed, occupying a similiarly restricted space, and unable to appreciate this question of protection in its entirety?

"I have shown, I think, that his premise is false, and that conclusions based upon it are unreal is a necessary consequence. Factories are producers of wealth to the country, to the degree that they can supply the people's needs as cheaply as these can be supplied from other sources. Whatever they cost more than this is but an unnecessary depletion of the wealth of the consumer, to swell the income and make more profitable the unnecessary enterprise of the manufacturer. It is, therefore, an unjustifiable tax imposed upon the masses for the aggrandizement of the few. If we grant that the development of our mining, lumbering, and agricultural industries are due, in any considerable measure, to the existence of these unprofitable manufactories, which it is sheer nonsense to claim, it would only prove such industries to be immaturely developed, and would by no means justify the imposition of protective duties. Wherefore should the people of this country exhaust its natural resources so long as supplies can be obtained elsewhere at less cost?

"The pretense, however, that protected factories have had anything to do with developing and increasing the value of these resources is absurd. Our friend himself says what is equivalent to admitting this, when he tells us that the raw material could not be sold to foreigners for manufacture abroad, because of the cost of transportation. Now the expense

of carrying from this to yonder side of the ocean is no greater than from that side to this; and our reason ought to convince us that this expense of carriage is ample to protect our factories against European competition. True that we formerly used a great deal of iron of foreign manufacture, because the earliest products of our mines were inferior in quality and our workmen less skillful. This is no longer the case. For the produce of our pastures and farms it is absurd to talk of protection being needed. Europe is and must necessarily continue to be largely dependent upon us for meats and breadstuffs, not having ability to produce sufficient to supply her own wants. So with everything else, none needs any other protection than the distance affords. Whatever more is given is a bonus paid to manufacturers by the people; is an extortion exacted from poverty by greed.

"In his peroration our friend is peculiarly unfortunate. He shows, from the census of 1880 that only 37 per cent profit on the capital employed in manufacturing was realized. This is the average of all the establishments, protected and unprotected, large and small. Now I am credibly informed that many, like those of our friends, the iron manufacturer and wagon maker, do not hope to make more than 20 per cent, much the larger number fall below 25 per cent. Suppose we cut that given sum, and allow that the smaller factories, which are but slightly, if at all, benefited by the tariff made 20, and the larger ones, the pets of the protectionists, realized 54 per cent. This will bring us much nearer the truth.

Then, we must not forget that the McKinley law has added an average of nearly 20 per cent to these duties, mostly for the benefit of the larger factories, thus increasing their chances of profits to 85 per cent, against a possible 31 per cent for the less influential establishments. Our friend tells also, that insurance, repairs, clerk-hire, book keeping, and bad debts, reduced the profits fully 12 per cent, from 37 to 25, that is to say; but I am informed by one of those who gathered the information for the census of 1880, that these expenses had all been allowed for previously, in the cost of producing, and that the $5,369,579,191 was the net value of the goods to the manufacturers; the cost of shipping being charged to the purchasers.

"What would become of the country, he asks, if all our factories were swept out of existence? And, answering his own question, proceeds to depict the depth of poverty to which we should be reduced. As the supposition is vain—a mere oratorical flourish—it deserves no answer; but permit me to ask; what would happen if the protective features of the tariff were abolished? Do you suppose the factories would close? That there would be a cessation of industrial pursuits? If so, you are widely mistaken, in a quarter year or less the excitement would subside and hardly a ripple of its so recent occurrence be perceptible. The changes made would be of a fortunate character. The tendency of trade would be to effect the diffusion of wealth; instead, as is now the case, of its concentration in the vaults of

congested monopolies to be used for corrupting our executive, judicial and legislative officials. Commerce would revive; our farmers could sell their surplus products in the highest and buy their supplies in the cheapest markets of the world, and instead of the cramped and unnatural conditions under which trade is now conducted, it would soon find natural channels, along which it would course as blithely as the highland brook in its descent to the river valley to pay tribute to the superior stream.

"What ground have I for this prediction, do you ask? I answer: that which experience furnishes. Whenever trade has been untrammelled, it has been prosperous. Whenever it has been fettered by artificial hindrances, whether dangers from bandits or pirates, restrictions of embargoes or blockades, or unnecessary import or export taxation, it has languished, to the injury of both producers and the consumers of the staples of traffic. If you desire to concentrate the wealth of a country in the hands of a few, and make hard times for the many, fetter the country's trade. If you would make the country prosperous and the many happy, give to trade the largest possible freedom. Remember that the success of your farms, mines and factories depends upon your commerce, and to attempt to foster these industries at the detriment of your commercial facilities, is about as wise as to seek to fatten your bodies by impeding the flow of blood through your veins. You may effect the swelling of parts, but will inevitably doom the system, as a whole, to suffer-

ing and untimely death. Hence, I say, and I defy successful contradiction of the statement, that a protective tariff is inimical to the welfare of a country. It absorbs the wealth, the health-current, the blood of the body politic, in the possession of a few protected favorites, drawing it necessarily from the productive industrial masses, and transforming these ultimately into mere hewers of woods, and drawers of water for a meagre proportion of bloated corruptionists, who have used the government for their special and sole benefit. Again, I say let trade be untrammelled. It will take better care of your factories and other industrial interests than any tariff that can be framed."

"Young man," said the book-keeper, "you have done nobly. Old crank as I am, I cannot help but think that you have rather more than held your own as against the argument of our friend in the dry goods line. You are right in what you have said about commerce. The prosperity of a nation depends more largely upon its commerce than upon any other department of its industry; and protectionist as I am, I cannot but suspect at times that our statesmen lose sight of this important fact in their excessive zeal for the welfare of our factories. The correct policy is, no doubt, to so shape legislation that all our interests will be equally benefited, and none sustained at the expense of the others, or of the people at large. I agree with you that our present schedule of import duties is too high. The average ought not to exceed 33⅓ per cent.

"I likewise am of the opinion that, because our rates are too high, they interfere with the prosperity of our farmers and other producers, and, by lessening the pecuniary ability of these, operate prejudicially towards even the protected factories, themselves. I am favorable to a reduction of the rates," the dry goods merchant declared.

"Gentlemen," said the banker, "there seems to be very little difference between us after all. I agree with both of you. There should be a tariff, high enough to yield sufficient revenue, but not so high as to be oppressive. I am not a free trader."

"Neither am I," the iron manufacturer responded, "and I cordially endorse your views, Mr. Banker."

"Why have we taken up so much time, quarreling over a question upon which we all appear to be in accord?" the wagon maker asked.

"It not infrequently occurs," the teacher answered, "that people quarrel about matters upon which they do not really disagree; but, expressing their convictions in different words, fail to understand each other. They are like two little girls who disputed whether the gray horse drawing them was white or black. They had no name for the actual color."

"You are right, miss," the Rabbi rejoined; "many of our fiercest disputes grow out of the cause you have named. Words do not have the same meaning for all of us, nor do they always mean the same thing with any of us. Men have been persecuted even unto death for entertaining religions convictions different from those held by their opponents, when, if they could

have seen into and read each other's minds, they would have found the differences immaterial. For this reason, we should be slow to anger and, in our disputes, seek first to understand one another, before entering upon the task of controverting each other's opinions. I have often been astounded to learn upon what slender diversity of sentiment great and lasting quarrels between really intelligent people have been based. We find many valuable lessons of this character in the history of the feuds between the Scotch religionists of the seventeenth century. They hated each other with the implacability of fiends, and did it all in behalf of a religion, the very kernel of which is love to all mankind."

"In other words, friend Rabbi," the pianist interposed, "we may claim that ignorance is at the bottom of most of our quarrels, and the denser the ignorance the fiercer the contention. In this matter of the tariff, for instance, if the masses of the people understood the subject thoroughly, there could be no serious disagreement about it. The interests of all are so nearly identical that no room is afforded for disputation."

"Certainly not," the Rabbi replied. "Touching that topic I hold what appear to me a few self-evident truths, which are surely not consistent with the policy of protection: First, it taxes all for the benefit of the few, and is therefore partial and unjust. Second, no industry that is not self-sustaining can be of real advantage to the country, and for this reason such do not merit the nurture which the tariff

affords. Third, for an industrial enterprise to be beneficial to a nation it must be able to put its products upon the market at as low, or lower, prices than they can be procured for elsewhere. When our factories fulfill these conditions they become benefactors, but not before. The dry goods merchant spoke of cities giving bonuses to have factories started within their limits. Such establishments have most frequently proved disastrous failures, because factories can only succeed where the conditions are favorable. Men too often wrangle for the sake of mere polemic success, and are unwilling to concede the victory to an opponent, even after the untenableness of their own arguments has been made clear to them. I am pleased at being able to say that such has not been the rule of the circle. We have all had the manliness to acknowledge defeat when convinced of our errors."

"All but me, friend Rabbi," the book-keeper interrupted. "I have not acknowledged defeat, except to the teacher on the 'fad' question, and no true gentleman would persist in disputing with a lady who was able to overthrow every argument he could advance. I acknowledged my defeat in that instance, because I felt that the young lady had won fairly; but she only argues about what she understands, unlike our newspaper editors, who will discuss in lengthy and labored editorials important topics about which they know very little."

"I must protest, Mr. Book-keeper," the teacher exclaimed, "against your making me the subject of

such fulsome flattery. I do not like to be praised publicly, even when I think myself deserving, much less when I know that I do not merit commendation."

"I know that you do merit commendation, and every one here present will bear me out in that assertion," the book-keeper replied. "But my reference to you was merely incidental to the criticism I wished to indulge in, and I apologize. Permit me to remind you, though, that you paid me a high compliment quite recently, and that I was and am still in your debt. But I was about to speak of a newspaper article which——"

At this juncture the landlady inquired if his criticism would not keep until a future meeting, and besought the company to attend at once to the discussion of their evening lunch. They all complied, even the interrupted speaker approving of the motion and starting forthwith into the dining-room.

CHAPTER XVIII.

MORE ABOUT THE SILVER QUESTION—THE SINGLE TAX.

After listening awhile to the music with which the pianist favored them, the Rabbi called the circlers to order, saying to the book-keeper: "You were about to tell us at the previous meeting something concerning a newspaper article?"

"Yes, I was proceeding to say of an editorial, which I had read the day before, that it was absurdly shallow and prejudiced. The writer styled advocates of silver currency 'anarchists' and berated them like an old fish market scold, through half a column of abusive invectives, as though they had perpetrated a crime. He mentions several by name, all of whom have been before the country for years and are esteemed eminently intelligent, patriotic, and honorable. Why call them anarchists? They are very far from exciting to revolt; but the editor himself, in writing the article, was doing more to promote confusion and disorder than they have ever done. Why not rather attempt to refute the arguments they advanced in support of the free coinage of silver? A man may differ with us without being either a fool or a knave, but when he abuses us because of such difference, we have the right to suspect that he is either fool or knave, or both. Have we not?

"We are not justified in holding any other opinion about him, for he is evidently either incapable of answering our argument, in which case he is foolish to allude to it; or else he has some sinister purpose to serve that he dares not avow, and he hopes to effect it by discrediting us. In this event, he must be a knave. In the instance mentioned, I am forced to conclude that knavery is his fault, for in another article on the subject, in which he quotes an official tabulated statement, he omits one important item, thereby making the table support his position; when, if complete, it refutes the whole argument he predicated upon it. There can be but one reason for this: he is paid for such service by somebody personally interested in the success of the policy he espouses. I am impelled to the conviction that, if he is only a fool, his control of a paper is dangerous to the community; but, if he is a knave, he is a traitor to his country. He is at liberty to choose which of these positions he prefers to occupy."

"Do you mean to insinuate, Mr. Book-keeper," the iron manufacturer playfully demanded, "that all advocates of a gold standard for money are either knaves or fools?"

"Certainly not. Many of them are honorable gentlemen; sincere in their convictions; but, I think, greatly mistaken," was the reply.

"The book-keeper's remarks as I understand them, applied to a single man; the editor of a newspaper, who has lavished abuse upon all who differ with him, although never attempting to give a logical

reason for the policy he supports. I know of instances where he has materially changed quotations from others, making them favor his side, when they were really adverse to the policy he preaches. I endorse all that our friend has said concerning him," was the banker's emphatic contribution to this part of the discussion.

"I cannot believe that you are far wrong in your estimate of the writer alluded to," the assistant editor added; "but think him more fool than knave. His education is limited, his mind has never been trained, and his prejudices are so strong that his judgment is imbecile He has been persuaded that he is a great writer, and in some respects he certainly is, but his prejudices permit him to study but one side of a subject, and having already made up his mind respecting it before he does even that, he seeks to fight his way to victory by abusing all who oppose him. When on the right side of a public question he is capable of doing a great deal of good. When on the wrong side, as he is more apt to be, his influence is baleful in a high degree."

"It is useless for us to waste time discussing the editor in question," the banker responded. "There are many like him. Unfortunately for the country, the editorial profession is one that has no generally recognized basis of fitness. Any man who can write readable articles, and is shrewd enough to acquire a reputation for ability, may aspire to a high seat on an editorial tripod and occupy it unquestioned for the good or evil of the community."

"At a former meeting we were at a loss for authentic information concerning the currency in circulation in this country, and having since found what purports to be condensed from an official statement, I have thought it well to let the circle have the benefit of it." The banker then read the following:

Gold	$410,367,863
Silver dollars	62,586,806
Subsidiary silver	66,516,132
Gold certificates	123,188,809
Silver certificates	323,464,833
Treasury notes, act of July 14, 1890	118,877,559
United States notes	333,772,877
Currency certificates, act June 8, 1872	8,230,000
National bank notes	167,786,384
Making a grand total of	$1,614,790,266

"The total, it will be observed," he continued, "is not widely different from the estimate of our friend the editor on the occasion alluded to, but the amounts of gold and silver differ. This gives us gold and gold certificates $533,556,672, silver and silver certificates $452,567,774, treasury notes, United States notes, and currency certificates together $460,880,436, national bank notes $167,786,384. With silver demonetized, we have here represented $1,081,233,594 of credit money, and only $533,556,672 of redemptive coin and bullion—the gold and gold certificates—with which to redeem it. Does it seem the part of wisdom, under such circumstances, to deprive ourselves of the use of the $452,567,774 silver, or to consent to its depreciation through unfriendly legis-

lation? I cannot think so. It contracts the basis upon which our credits rest and must affect the reduction of values generally."

"That I may not mislead others nor place myself in an indefensible position," the Rabbi remarked, "I want to say this: I have opposed all the legislation prejudicial to silver money that has been enacted by our congress since 1853, but have regarded the acts of 1873, 1878 and 1890 as the most disastrous for the white metal and for the people that could be devised. The first practically demonetized it for the payment of debts; the second demanded the coinage, *on government account*, of from two to four millions per month and the issue of certificates for its value; and the third required the purchase by the government of four and a half millions per month, and the issue of legal tender notes, redeemable in gold or silver, for payment of such purchases. The first of these laws, passed in a surreptitious manner, rendered silver practically worthless as a money metal, and the second and third did not restore it to its place, although the certificates were made legal tenders for the payment of debts, because they were redeemable by the government in gold. This constituted silver a mere commercial commodity, the demand for which, now that it was no longer a fully recognized money metal, was wholly inadequate to the supply, and its depreciation in value was necessarily constant and rapid. An ounce of the bullion, worth about $1.29 in 1873, declined to $1.20½ in 1878, and to about $.70 in 1893. The reason is ob-

vious. Compelling the government to purchase, was equivalent to stigmatizing the metal as unsuitable for money, and placing it on a level with aluminum, zinc, iron and other baser metals. It is really less useful than most of these. Is its depreciation to be wondered at, when all things are considered?

"Now, I am a bimetallist, an advocate of free silver coinage, at the old standard of 412½ grains, with the ten per cent alloy. But I am opposed to its purchase by the government. Let those who own the metal have the privilege of taking it to the mint, having it coined, and taking the coin away. If there is a demand for such coin, the supply will equal it under such an arrangement, while over-stocking will not be likely to occur, because production will be regulated by demand. Mine owners will not commit the folly of producing more than they can profitably dispose of. All that the government needs to do in the premises is to recognize it as a legal-tender, receivable for duties and other taxes due the government. It will never be used to pay large debts, because of its bulk and weight. It could never be used for other than neighborhood traffic, and would free the gold for employment in heavy transactions. Nine-tenths of the labored arguments against it are absurd, quite as absurd as the Bland act of 1878, and the Sherman act of 1890, which disgrace the intelligence of the nation."

"But there is the objection remaining," the iron manufacturer insisted. "It's use will drive gold out of the country."

"That will not necessarily follow, and can only be brought about by our receiving something of equal value in return for it," the banker replied. "If it is drawn out in payment of our bonds held abroad, which seems to be the bugaboo that the gold advocates dwell upon with greatest emphasis, it will simply effect the payment of our debts, and save to the country the interest which it is now sending abroad every six months; and as our mountains are still yielding the metal in generous quantities, no permanent injury is likely to result. This scarecrow, friend iron manufacturer, is the 'man of smoke' at which you and your friends have taken affright."

"Perhaps so," the iron manufacturer returned. "I hope that you are right, for I realize that we need all the money we can get."

"What sound objection can be urged against the government issuing small bonds, or interest bearing notes, in denominations, say, of not less than three nor more than one hundred dollars, for immediate relief?" the assistant editor asked. "Let them bear one and a half or two per cent interest, to be compounded annually; principal and interest payable, at the option of the government, *on or before* the expiration of five years, in new bonds or legal tender coin. The interest being too small to make it an object to hoard the notes, would yet be sufficient to compensate bankers and brokers for handling and collecting them. By the adoption of this expedient, and that of using the silver, coined and uncoined, now owned by the government in payment of pensions and

other claims of less than one hundred dollars, it seems to me that the amount of money needed might be at once supplied, without increasing our indebtedness to foreign money monopolists."

"Y our schemeis not altogether new and untried," the banker responded. "During the late war the government issued such notes, but the interest was much higher than you propose, being seven per cent, I think; sufficient to tempt the cupidity of capitalists. They were soon bought up and retired. At the low rate of interest you mention, or, for that matter, at one per cent, they would probably continue to circulate for four, at least, out of the five years of their allotted life-time, and would not depreciate. It is unlikely, however, that government will resort to such remedial measure. Our bonds are wanted by foreign investors, and those of our politicians who are accredited with being our ablest financiers, always have been and will probably always continue to be, neither more nor less than agents of these, ever ready to do their bidding. So, if bonds are issued at all in the existing emergency, they will certainly be of large denominations, and will be sold in foreign markets. Why, I cannot tell; but that it affords room for suspecting those who control the finances of our government of profiting by it cannot be disputed."

"I came to that conclusion long ago," the wagon maker declared, "having heard the same statement made by a gentleman who had been in public life for many years. He was truthful and possessed a high order of intelligence, yet he did not hesitate to de-

clare his conviction that some of those whom the public regards as the purest of our statesmen, had acquired fortunes through their agency in negotiating sales of bonds to foreign capitalists."

"I dislike very much to suspect any of our leading men of corruption; but like my editor friend, they seem to have so shaped their conduct as to leave thinking people no other alternative than to set them down as either fools or knaves. The conclusion is humiliating, but I can find no escape from it for a crank like myself," was the temperate observation of the book-keeper.

"Let us not forget to be charitable," the Rabbi advised. "Charity, you know, covereth a multitude of sins."

"But is it right, friend Rabbi," the teacher queried, "to try to cover sins against the public committed by those who, through their own machinations, have become its servants? Ought not such persons to be exposed and punished?"

"Most assuredly they ought; but we should not condemn on mere suspicion," was the old gentleman's reply.

"How about it, friend Rabbi, when an officer whose salary is $5,000 a year, acquires $42,000 net, above all his expenses, in eight years; may he be suspected?" the iron manufacturer inquired.

"Such an one appears to be open to suspicion. I myself would be strongly tempted to hide my valuables if he were in my vicinity," was the answer.

"Permit me to add here," the Rabbi continued,

"that this silver discussion has been obscured, I think purposely, by a great deal of nonsense. We are told that the 'intrinsic' values of gold and silver differ widely, and that that of silver is especially fluctuating. The true meaning of 'intrinsic value' is 'actual usefulness,' 'power to contribute to human happiness.' This is an inherent quality of the material and must always remain constant. So far as these two metals are concerned it is of comparatively small significance. Another kind of value may be most properly called 'commercial.' It depends mainly upon the relation of supply to demand, and is necessarily liable to frequent changes. Still another may be appropriately termed legal or *fiat* value. This can only vary when the law or fiat which creates it is altered. When used as money metals, the values of gold and silver are fixed (for the coins) by this law or fiat, and will not change except as it is changed. Hence, the assertion that the values of either will be subject to fluctuation is untrue. They must be alike steady, and to say that either is cheap or dear, honest or dishonest money, is absurd.

"Again, as the demand for them for coinage is, always has been, and must inevitably continue to be nearly equal to the supply, so long as they are recognized as money metals, their commercial value will, of necessity, be maintained closely approximate to the legal, fiat, or coin value. And for this reason: suppose A should owe $3,000, and, telling his creditor that he had not the money, were to propose that he should accept silver bullion, equivalent in coin

values to that amount, plus expenses of carriage to the mint, seigniorage, return to his place of business, and a liberal compensation for his trouble; would it be reasonable for the latter to refuse it, if silver coin were a full legal tender and its free coinage in vogue? And would not the same argument apply to gold bullion? Is it not folly, therefore, to attempt to disparage the use of either of these metals for money, on the ground that their bullion value may fluctuate? The same argument cannot be applied to paper money, however, because both the intrinsic and commercial values of the material are wholly inadequate —it is worthless."

"You are right, friend Rabbi. The materials of which the money is made must have some intrinsic and considerable commercial value. Government fiat (law) cannot attach value to what is worthless; hence, paper money must have behind it coin for its redemption, otherwise it will soon depreciate," the banker added.

A pause in the conversation occurring at this point, the type-writer inquired:

"Please explain to me, how the single tax advocated by Mr. Henry George, can diminish opportunities for official dishonesty. Several gentlemen were discussing this topic in the office a few days ago, when one of them remarked, that the adoption of this system would tend to 'put a quietus on official dishonesty.' I can readily understand that, in making the valuation for property assessments on which to base the tax levy, the intelligent assessor could hardly be

deceived as to land values, while he might easily be imposed upon as to values of personal holdings. But the dishonesty practiced here is that of the property owners, not of the officer."

"That's true," the editor replied. "The returns of personal property are made by its owners on blanks furnished by the state. These are sworn to and sent to the assessor's office. No doubt, many owners fail to list all of their property and greatly undervalue what they do name in the schedule. I can perceive no opportunity to charge dishonesty on the officers, however, unless it is supposed to consist in their acceptance of the returns for pay, with guilty knowledge of their falsity."

"That person meant, no doubt, that it would put a stop to swearing to false returns. It would have that effect and prevent thousands of instances of perjury. So far its influence would be salutary," was added by the law student.

"There is another advantage which this system of taxation possesses," the doctor declared, "and I cannot understand why it should be objected to so uncompromisingly. None of us will deny that, like air and water, land is the gift of nature's God to mankind. Hence, no man can acquire an allodial title, because the Almighty has not delegated to any the right to convey such title. He has given it to the race; but to no single member nor any community. Therefore, it must be regarded as general property belonging to all; and those who utilize it as their source of livelihood, or who hold it for the increment

it may gain in value, are surely under obligation to pay for such use of what is common or community property.

"This obligation can be met by their payment of rent for the land occupied to the commonwealth which protects them in their occupation and use of the same; and there is no other method for discharging it. We must not overlook the fact either, that all other property, known as personalty or chattles, is produced by man himself, and that to tax this is to levy contributions upon and discourage human industry, which is obviously unfair to its owner. What right can society have to take from its members that which they have created, or any part of it? To do this is to rob the owner of what society has not assisted him to acquire, and in which it can have no shadow of a claim to a proprietary interest.

"A great deal of amusement has been had over Mr. George's land tax theory, but if those who ridicule it would take time to examine, they might perceive to their surprise that the greatest lawyers and statesmen of the world have believed with him that private title to land cannot be acquired and maintained rightfully. That all the people have equities in all of the land. This being evident, it follows that occupiers of the land should pay for such occupancy; and I can perceive no better method than that proposed by Mr. George. I favor a land tax, and can see no justice in a tax on personalty."

"I am strongly inclined to agree with you, doctor," the wagon maker remarked. "The lots my

present shops occupy cost me $40 per front foot four years ago. A few days ago I bought that next adjoining, which has never been improved and had to pay $75 per front foot—an advance of $1,750 on the fifty feet in four years. Is not this increased value due to the presence of my shop and of other improvements? And as the holder of that lot has realized $400 per year, above all taxes, assessments and other costs, he certainly ought to have paid something for the privilege of gaining so largely through the enterprise of his neighbors.

"Under our present system I am the person who suffers. My two improved lots have been assessed for two years at $35 per front foot; his unimproved at $22.50. Yet the advance in the value of his is attributable to the improvement of mine. Again, each winter I am required to clean the snow from the sidewalk in my front, while the front of his lot has never been cleaned. In other words, my tax has been increased and I have been put to greater expense, because I have contributed to the city's advancement in wealth. He has escaped because he neglected all other interests except his own. There are thousands of similar cases in both city and country, and for this reason, I too, favor the single tax system."

"I am surprised to hear you two gentlemen talk thus," said the iron manufacturer. "It is true that the land is God's gift, not to man alone but to all his creatures, and that none can acquire the sole right of permanent occupancy. But the question

arises: For what purpose is it given? The answers to this are palpable: *a*. To till and win its products for our maintenance; *b*. to occupy with houses for our shelter; *c*. to build upon it workshops, stores and other structures necessary for our convenience; *d*. to work its mines and quarries, and cut its forests for material which we can use to promote our well-being. Not only is the land the gift of the Creator, but its trees, metals, minerals, timber, animals and, in short, everything that nature produces, even the fruits of the tilled land; and if man may not acquire property in one, how happens it that he can in any of these? What right had the miner to the ore, the owner of the furnace and rolling mill to the iron obtained therefrom, or have I to the share I purchase, if man may not obtain proprietary ownership in the gifts of God?

"The adoption of this Georgian system of taxation would be most unjust to all classes of land-owners, but especially to farmers, graziers and large manufacturers. These require a great deal of room and would, therefore, be taxed out of all proportion to their earnings. Then, again, the differences in the values and profitableness of their holdings would be most difficult of adjustment, and the result would necessarily be much more unsatisfactory than our present system with all of its faults and crudities. It is not always the case that a theory, which is admirable as such, can be happily reduced to practice. The effect of the adoption of the single tax system

would be disastrous; it would cause society to retrogade almost to savagism. Deprive man of his allodial title to his home, make him a mere tenant of the state, by exacting rent in the form of oppressive taxation, and you virtually alienate his affection from his country, deprive him of incentives to improve his holding, and make of him, no matter how patriotic and public-spirited, a loose-footed adventurer, who will feel little interest in the progress of the community of which he is a temporary member."

"I cannot but think," the banker interposed, "that this, and its multitude of kindred projects, arises from a misconception of the purposes of government and the object of taxation; for when we reflect that the only legitimate purposes for which governments exist are to protect the individual citizens in their pursuit of happiness, and further their efforts by affording facilities which are beyond the ability of uncombined enterprise and energy to attain; and that taxes are levied to support the government and empower it to create these otherwise unattainable facilities, the laborer, farmer, miner, mechanic and professional man are all equally, in one sense, the wards of the government, and in another, its creators and maintainers. Therefore, it becomes the duty of all to contribute to its support by the payment of taxes. Equal taxation, however, is impossible because all do not possess like ability to pay; and it would be unjust because all do not require the same degree of protection.

"The question then arises: what method of taxa-

tion will be most equitable to all the payors? Common-sense says: let them pay in proportion to the benefits they receive. To arrive at a basis for the levy, in accordance with this principle the only practicable plan is to measure each payor's possessions and charge him in proportion to their value. If he is wealthy, he needs that his riches shall be kept in safety from robbers. If poor, he needs only that his person be secured against violence. The latter is a common need and should be the basis of all taxation. When it is adjusted, the remainder of the revenue necessary to be derived by taxation should be divided amongst the units of the aggregate wealth of the community, so much per each $100 worth. If all the wealth is assessed, a tax levy based upon it is quite as equitable as that made possible by any other system. But all the wealth cannot, I am told, be found and levied upon; hence the Georgites say: make the land pay the whole tax. Why? Because it cannot be hid from the assessor! That's a strange reason to give for burdening it with taxation, to say the least."

"To me," the Rabbi remarked, "it appears that the greatest fault which can be found with our present system grows out of the negligence of assessors, and the unjustifiable exemptions of certain kinds and amounts of property which the laws allow. Permit me to illustrate by reading parts of these two lists of household effects returned for taxation. I shall read first that made by a man worth not less than $300,000. Here it is:

Sewing and knitting machines	2	$60.00
Watches and clocks	6	175.00
Piano-fortes	1	250.00
Household and office furniture of all descriptions	...	725.00
Gold and silver plate, and plated ware	...	140.00
Diamonds and jewelry	...	200.00
All other articles of personal property	...	200.00
Total		$1,750.00

"The total value is $1,750, from which $100 is deducted for exemptions. Referring to his insurance account, we find this identical property insured for $4,700. Men do not pay insurance on greater values of property than they possess, for insurance companies will not pay more than the true value of the property destroyed. We must, therefore, conclude that this property is worth fully $3,000 more than the assessor's returns show. The second list is that of a young man worth possibly $5,000. I will read it:

Sewing and knitting machines	1	$50.00
Watches and clocks	4	182.00
Piano-fortes	1	300.00
Household and office furniture of all descriptions	...	418.00
Gold and silver plate, and plated ware	...	36.00
Diamonds and jewelry	...	20.00
All other articles of personal property	...	110.00
Total		$1,116.00

"The total of this is $1,116, exemptions $100, of course, and the property is insured for $1,200. At

two and a half per cent, the rich man pays $44.60, while his poorer neighbor is levied upon for $27.90; a difference of only $16.70. If the insurance valuations are correct, the former should be required to pay $117.50, and the latter only $30.00; a difference of $87.50. We may assume from this that the rich man defrauds the revenue to the extent of $72.90, while the poor man gets off with only $2.10 less than is justly due.

"But there is another consideration. The average under-valuation in these two instances is, let us say, 100 per cent. If this indicates the general under-valuation, the tax rate is seen to be 100 per cent greater than it need be. In that case, the rich man alluded to would be required to pay but $58.75, and the poor man only $15.00; and this difference of result in the tax levy would be universal throughout the state. A considerable share of the burthen of taxation would thus be lifted from the shoulders of the poor and imposed upon those most able to bear it. I would abolish all exemptions, if I had my way, as even those made for the benefit of the poor are found to be most advantageous to the rich. For instance, in the cases cited, the $100 exemption really represents $264 of reduced valuation from the rich man's true returns, and only $107 from that of the poor man's. In other words, it benefits the rich more than two and a half times as much as it benefits the poor man. This is the effect of almost all legislation avowedly enacted for the relief of the poor. Where the poor are benefited dimes, the rich are benefited

dollars. All class legislation is obviously unfair and I know of no exceptions where the poor are not discriminated against.

"Again, what excuse can be given for exempting church property? It is a remnant of the state church tithing system, and wholly out of place in this country. The effect is merely to increase the realty taxes of individuals, and virtually to exact payment from nearly the same people who would pay into the church the extra amount needed to liquidate this claim. Like all other exemptions, its tendency, under our present system, is to add still more largely to the burdens of the poor than to those of the rich. Public schools and other state and municipal property are rightfully exempted, but denominational and private schools, having no claim upon the general public, their exemption cannot be justified. The people are called upon now to support the public schools, hence it is unfair to add to their taxes even partial support of these others, the fewer of which we have the better for our educational system. I have no other fault to find with our present system of taxation than these which I have named. Correct the laws in these respects, and administer them honestly, and little cause for complaint will remain."

"Friend Rabbi, on this question I shall have to part company with you," the banker exclaimed. "I cannot approve of your policy of taxing churches and schools. Otherwise I approve of all you have said."

"Rabbi, retract that portion of your argument. I want to agree with you, but cannot subscribe to those ideas," the teacher pleaded.

The pianist and magazine contributor joined with the teacher in asking the retraction of these expressions; but the type-writer, law student and book-keeper expressed their hearty approval of them. Finally the Rabbi replied:

"The evening is too far spent to continue the discussion now, for the odors which reach us from the dining room warn us that we shall soon be called upon to discuss something more agreeable; but I will add: if any of you find a single sound objection to the policy I have urged, I shall gladly retract all that you find fault with."

"You won't have occasion to retract, friend Rabbi," the book-keeper added, just as Mrs. Russell threw open the dining-room door, and announced that the lunch was ready.

CHAPTER XIX.

DANGERS OF RAILROAD TRAVELING.—PATERNALISM.

"Friends," said the Rabbi, as soon as the circle opened for business, "I have greatly enjoyed these meetings, and the thought of missing them for a couple of months is decidedly unpleasant; but it must be so, for duty calls me to New York, and I start in the morning."

"This is taking us by surprise, friend Rabbi," the banker responded. "We shall miss you very much."

"Your absence, sir, will practically break up the circle," the book-keeper added. "There will be nobody to keep order and prevent my friend in the dry goods line and myself from quarreling. However, this is an unfavorable season for evening meetings. Most of us will soon be away on vacation trips, and it may be well enough for the circle to adjourn until October at the close of this meeting."

"That is a wise suggestion," the iron manufacturer observed. "I shall go East next week, and I suppose all of us will be absent between this and the close of August."

"The teacher, pianist and myself are going to the Columbian Exposition, and will be gone there and on visits to our respective homes, for four or five weeks," the typewriter remarked.

There was a general concurrence in the opinion

that an adjournment would be advisable, and a motion to that effect was sustained unanimously. The teacher then addressed the Rabbi with:

"No doubt you will have a delightful trip to New York and back, Mr. Rabbi. I am almost envious of you. I want badly to visit that city and I do enjoy long journeys in the cars."

"You do! Well I don't!" was the Rabbi's sententious exclamation. "I'm afraid of the cars. My heart will be in my mouth, as the saying is, until the journey is ended. And while there I shall be miserable with the reflection that I must come home again. I wish you could attend to my business, I'd pay you well to go the journey for me; but unfortunately I must transact it in person."

"Indeed, I wish I could. You might have my services at a low rate," was the young lady's answer.

"I don't believe, friend Rabbi, that you need be apprehensive of danger on the road," the editor proceeded to say in an assuring tone. "You know that railroad traveling now-a-days is comparatively safe."

"Comparatively *safe*! *Comparatively* safe? Compared with what?" the old gentleman snappishly demanded. "What do you take me for? What are you trying to tell me?"

"Pardon me; I didn't mean to offend you, sir," the editor ventured to plead.

"I know that you didn't; but your remark was provoking, nevertheless," was the Rabbi's response. "Don't you know that there has seldom been a time

when railroad traveling was more dangerous than now? What are the conditions? Are not the company's officers constantly exciting the animosity of the men who operate the roads? And don't the courts side with them, and declare that the men must not unite for self-defense? Do you imagine that these men are angels, or that they are destitute of pride and self-respect, and willing to forget and forgive, and continue forgetting and forgiving all the indignities put upon them? If you do, I can tell you that you are mistaken, sir. They are not blocks nor stones. They are men! And most of them far more manly men than the self-important martinets who misuse them. Now, sir, such are some of the conditions. How do I know, how can I find out, when I start on a journey, whether the men have not recently been exasperated by the tyranny of a petty official, until all the evil in their nature is aroused and their judgments too benumbed to control their conduct; and that, under the insane impulses of passion they may not purposely wreck the train? How can I be secure against this risk? Or, if that seems irrational, how may I ascertain whether the men operating the train on which I take passage are regular and competent employés, or inexperienced men, picked up at random to fill the places of regular hands, who have either been discharged or driven to quit the service? And, if these are green hands, is not my safety jeopardized by their incompetency? Comparatively safe, indeed! When the danger of being pitched over an embankment, dropped through a drawbridge, or

mashed to a pulp in a collision is more than ever imminent! If I escape all these mischances, how am I to know whether some bold knights of Saint Crispin, who seem to run no risk in holding up trains, whether they attack singly, in couples, or in groups, and speeding to successful issue their nefarious enterprises, may not summons me to hold up my hands while they relieve me of my money and portable valuables? Comparatively safe! Don't talk to me of safety under such circumstances, my young friend."

"Why, Rabbi, you almost frighten me out of my purpose to start upon a journey which I am compelled to undertake soon. Please don't mention any more probable dangers," the magazine contributor pleaded.

"We are at all times in danger and must abide the risk, whether we travel or stay at home," was calmly observed by the teacher. "A few years ago four gentlemen meeting upon one of our principal streets, stopped to exchange greetings, when a shower of bricks precipitated from the third story window of the building in front of which they stood fell in their midst and all around them. Had they been hit, severe injury if not immediate death must have resulted, and their escape was truly miraculous. We are in the keeping of One who is powerful to save. This assurance should give us strength to repress our apprehensions so that they shall not interfere with the discharge of our duty or our rightful pursuit of happiness."

"You speak truly, miss. Our Heavenly Father

careth for us all. Experience teacheth us that His protection is ever about us, and that harm cannot befall us without His consent," was the Rabbi's reverent response. "I shall go to New York and do what is required of me, trusting in His strength for my safety. Yet you must permit me to protest against the existence of the dangers I have mentioned to the extent, at least, that misgovernment is responsible for them. Were railroad companies properly controlled, compelled to deal justly with their employés, and prevented from discharging them except for sufficient cause; and were the employés assured of their interests being efficiently guarded, were they held to be men—the equals of other men—by the courts, dangers of railroad traveling would be greatly diminished. The men in that case would feel interested in the fair fame and prosperity of the roads, and exercise more care for the company's property and the safety of freight and passengers.

"Not only would accidents be less frequent, but train robbers would soon be taught a lesson tending greatly to decrease the instances of raids upon trains, which have now become so common as to awaken suspicion of occasional collusion between the robbers and the train hands. Don't understand, however, that I entertain that suspicion, for I hold the railroad operatives in much too high esteem to suspect that they could be tempted to the commission of these atrocious crimes. Their vocation requires the possession of a high degree of personal courage, and true bravery is seldom found associated

with villainy. While, however, they lack the moral support which the friendship of their employers would give them, it is natural that they should hesitate to accept risks which their engagements do not impose upon them. The advantage of their doing so would not inure to them, but to those who appreciate them only as their inferiors. While, then, the relations between them and the company's officers continue thus cold-hearted, there will be little abatement of dangers arising from train robberies."

"You say truly, friend Rabbi," the wagon maker commented. "Working people crave something more than mere wages. They desire the goodwill and kindly notice of those in whose service they are engaged; and it repays employers to bestow upon them such attention as to assure them that they regard them as friends. Otherwise the workmen will content themselves with doing only what is specified literally in their contracts, and I for one don't blame them."

"That is all true, no doubt," the law-student suggested; "but you can hardly expect educated gentlemen, such as railroad officers commonly are, to demean themselves so far as to regard with friendship those who occupy no higher social position than the men in their employ."

"It might be a too forcible reminder of their own days of small things. Little-souled people who have been elevated by a series of favoring accidents from poverty to wealth, do not relish being reminded that they were themselves erstwhile sub-

ject to the beck and call of others," the typewriter ventured to retort.

"That is an unkind construction to put upon my language, miss," the student returned.

"I don't think so, Mr. Student. The young lady is right. Little-souled people, in whose contracted hearts there is only room for self-love, do dislike to be reminded of anything which they believe disparaging to their pride. Holding working people to belong to a lower caste, they dislike the recollection that once upon a time they were themselves reckoned with the despised operatives. Not so, though, with the manly men who have fought their way up from the lowest level by their own energy and skill. They are proud of the conquest, and ready to encourage others to climb the ascent. There is a large percentage of this sort among railroad officers, and they are invariably true friends of the working people," the book-keeper declared.

"It is my opinion," the student resumed, "that the government ought to own and operate the roads. These great corporations are too powerful for the safety of our institutions. Instead of being under control, they control the government. The Rabbi talks of what government ought to do in regulating their management, but they've got beyond that. The government can't do anything with them. In case even of an armed collision between them and the constituted authorities, the issue would be doubtful. Only think what immense armies of men they employ! On this question I am with the populists,

in demanding that government shall own the roads."

"I am astonished to hear that from you," the Rabbi replied; "and cannot believe that you have given the matter sufficient consideration."

"Our friend is right in his assertion that the corporations menace the stability of our institutions," the banker interposed, "but this is no more true of railways than of other powerful corporations. They are all mammoth concentrations of capital and power, antagonistic to the welfare of the people, in that it is impossible for private enterprise to compete with them successfully, or to resist their encroachments; hence they all should be strictly controlled by law, as the banks already are. So far as concerns the number of men employed by railway companies, our friend's apprehensions are groundless. These men are scattered over immense areas of country, making it impossible to concentrate and handle them effectively against the police or military forces of the government, were they even disposed to insurrection; but with the unfriendly feeling which exists, and is likely to be perpetuated between them and their employers, it is nonsense to suspect that the latter could secure their co-operation in or connivance at forcible opposition to whatever acts the government authorities might determine upon as against the corporations. They would be far more likely to array themselves against the companies, if these proposed to resort to violence.

"The railroad companies are inimical to our

republican institutions only through the selfish mismanagment of their roads. They may thus exhaust the patience of the people, and induce them to insist upon the government's adoption of arbitrary powers in order to control them, instead of suffering the tedious and uncertain action of the courts. If this should transpire and remedy the evil effectually, the people would be likely to insist upon further similar procedures towards other evils they suffer because of the cupidity of those who, having accumulated great wealth, seem to have forgotten that their fellows have rights which it is their duty to respect. We all are capable of understanding that, when government shall once have arrogated to itself extraordinary powers, powers not inherent in itself nor lawfully bestowed upon it, and has used them satisfactorily to the masses of the governed, the door is opened wide for frequent departures in that direction, and the distance thence to the usurpation of despotic powers is not far. It is in this direction that danger lies, and it behoves us to watch narrowly lest we realize the moral of the fable of the frogs, in getting for king an insatiable stork in place of the comparatively harmless log, of whose inertia we justly complain."

"I think yours is the correct view, Mr. Banker," the third assistant editor remarked, "and the favor with which the idea of a national or paternal form of government is being now received, seems to indicate that the public mind is already inclining strongly toward monarchic institutions. The populists, for instance, are demanding a strong government to pro-

tect the people against the oppression of a too powerful plutocracy; forgetful that a strong government involves a weakened people, a population of subjects rather than of citizens, and that its strength may at any time be used against the masses, who will then have no other refuge left them than an appeal to arms. May heaven preserve us from a paternal or national form of government.

"Yet the movement in that direction is making wonderful headway, considering that we are still a free people, both nominally and really, and may retain our freedom if we are wise in using our political strength. We are now, in fact, governed by a plutocracy; for none of us is so dull that he fails to perceive that many of our most highly honored and implicitly trusted public men, and most prominent and widely esteemed newspaper writers are influenced far more by the wishes of designing wealthy men, united in trust and other money-making combinations, than by patriotic regard for the popular weal. Who that reads understandingly fails to discern the sinister motive of doing service to rich patrons, which dictates their public utterances? Or who can avoid noticing the pains-taking care with which they shun discussions of the economic questions of the hour, and seek to maintain the policy of which they are the hired advocates, solely by discreditable abuse and irrelevant ridicule of all who question its rightfulness? Is not every man who to-day opposes a protective tariff, or contends against the demonetization of silver, denounced as a

fool or traitor by these time-serving and unprincipled Hessians, whose voices and pens are at the service of the highest bidder?

"Do they suppose that the masses failed to see or quickly forget their tergiversation on the tariff question five years ago? If so, they mistake the public temper. It was observed and is still remembered; but, unfortunately, partisanism had become a passion with the people. They had learned to hate those of the opposite party with unabating rancor and to esteem as an unpardonable sin what is justifiable difference of opinion. If I am asked where these men whom I accuse of political treachery are to be found, I have to answer: in the halls of congress, on the benches of our courts of highest resort, and on the tripods of the most influential newspapers of the country. Their employers keep them in positions where they can do most effective service. In spite of their unconscionable knavery, their expertness in sophistry and falsehood, in which they rival Mephistopheles himself, and their pretentious display of partisan zeal and patriotic ardor enable them to retain influential stations and continue to dupe the people by appeals to their prejudices.

"With such men recognized as leading politicians, and with the conviction that they are but the servitors of others equally perfidious and much stronger because of their wealth, do you wonder that the multitude have lost confidence in the integrity of our republican institutions, and are ready to turn for

relief to a nationalism which has been painted to them in the most attractive colors? A system which they fancy will lead to an early realization of that seductive dream, so artistically described by Bellamy in 'Looking Backward,' where the government manages everything and the people have only to eat, drink and be happy?"

"Mr. Editor," the dry goods merchant interrupted, "you ought to be ashamed of making such an inexcusable arraignment of the public men of your own country. If you know any who are guilty as you describe, for heaven's sake, name them, and I will join in their denunciation. But forbear such sweeping accusations for the country's sake."

"If I should name some whom I am assured are guilty, would you believe me? Would you take the trouble to inquire whether my charges are true? Or, would you not deny the charge rather, and accuse me of falsehood? I have made the charge general, although there are those whose guilt is scarcely concealed, because no good would result from specifying any one of the many who are obnoxious to it. My experience already compels my acceptance of the theory that few of our public men are not susceptible to bribery. Not all can be bought for money, though a good many have their 'cash price,' while others who would scorn a money bribe are readily enough 'opened to conviction' by insidious kindnesses. They lack the moral stamina to resist the influence of banquets, excursions, and gifts, tendered with evasive pretensions of disinterested friendship, but none the

less serving the purpose of bribes. Patriotism, my dear sir, is at a discount, and the official who neglects to improve his fortunes by peculations is regarded as a simpleton by a large class of people. I am sorry this is so, but it is true, and many can perceive no chance of relief short of a complete change in our form of government. Therefore, I do not blame the populists for advocating paternalism."

"Nor I," the law student declared. "Indeed, I am myself almost a paternalist. And why shouldn't I be? Has not our government already come to that pass that the people no longer have any say in its management? Suppose it is true that paternalism leads to monarchy, we shall be no worse off. True, we have two political parties, both pretending to patriotism, but are not both too completely under the control of the same wealthy knaves, who aspire to the management of affairs only to advance their own interests? What do they care about the country, save as a source whence they can draw fat incomes? The changings from this to the other party's predominance have become neither more nor less than driving away one swarm of flies, already gorged with the spoils, and allowing a new and hungry swarm to settle in its place on the depleted body politic. Would it not be preferable to substitute a monarchy, where we'd have but a single swarm to feed? It is for these reasons that I, for one, see nothing very alarming in paternalism, although it may speedily lead to monarchy."

"Permit me to say, Mr. Student, that the senti-

ments you have just uttered are too outrageous to be listened to patiently by intelligent American people, who have at heart the honor of their country," the dry goods merchant declared. "It grieves me to know that there are any who have enjoyed the privilege of living under our free institutions, that are so forgetful of their obligations as citizens as to entertain, let alone utter, such detestable thoughts. In the first place, you asperse the characters of our wisest and purest public men; men who have wholly devoted to the country's service their lives and eminent abilities, and whom the people have delighted to honor for many years, and then follow this tirade of defamation with disparaging the institutions of government which our fathers bestowed upon us. Your charges against the public men of the day are but the venomous outpourings of partisan envy, and your reflections upon the efficiency of our government but the vaporings of disappointed aspirations. But I will say no more, except to express how deeply what you have said has grieved one who sincerely wishes to regard you kindly."

"I fear that your grief is likely to be intensified, my friend, whenever this topic is discussed in your presence," the banker considerately interposed. "I have no doubt that multitudes of intelligent and patriotic people entertain ideas very similar to those we have just heard. I am free to admit that I believe the charges against our prominent politicians to be well founded, and I do not wonder that many are losing faith in the efficiency of our form of govern-

ment. Do not suppose, however, that I include myself in the number of the latter."

"I would like to ask the dry goods merchant if he does not suspect some of our public men of dishonesty?" said the magazine contributor.

"I cannot help doing so; but I do not spend my time in railing against them. It is bad enough for us to know that too many of our public men are unworthy, without advertising our shame to the whole world," was the reply.

"That there is ample ground for the mortifying statements to which we have listened cannot be disputed," the Rabbi remarked; "but there is liability to corruption and thievery under all forms of government. A republic is no more exposed than any other. I think much less, so long as the tone of popular sentiment is healthy. The question properly before us, however, is not that of official dishonesty. This is merely incidental. What we want to ascertain is: does the power rest with the people, under our form of government, to remedy the evils under which we are now laboring? We know that these are not imposed by the government directly, but by corporations which seem to have the government in their grasp. These corporations are creations of the government, but they have gained the mastery over it, and are now using the powers conferred upon them to the injury of the people. Can we overcome them without doing violence to our institutions?

"I believe that we can, and that the remedy is near at hand; but it rests with the people to apply

it. Instead then of running astray after nationalism and other modifications of communistic theories, let us devote ourselves to the revealing of this remedy and the methods of its application. We understand that our oppressors are the corporations—combinations of selfish men acting under charters granted them by the government; and our legal lights tell us that, inasmuch as charters are contracts and the federal constitution prohibits legislation impairing contracts, it is out of our power to do away with or control these incorporated companies, so long as they act within the limits of their charters. That, having clothed them with powers inimical to our welfare we must submit to their using the same, even if such use crushes us into the very dust. Can this be true? They tell us that such is the law, and so far they are right. In that direction we run, as it were, against a wall which they have built up for their own defense, and find it seemingly impregnable.

"It is not, however, true that this wall constitutes an impassable barrier. Our fundamental law, that in accordance with which we gained and have enjoyed freedom, recognizes certain inalienable rights inherent in humanity, and inalienable means what cannot be parted with, can be neither taken nor given away. If, then, the exercise of its chartered privileges by any corporation tends to impair the use of their inalienable rights by the people, it follows that such privileges were beyond the power of the legislature to grant, and should be regarded as the unauthorized act of an over-officious agent, and an-

nulled. Again, the law recognizes as fraudulent and void contracts secured by misrepresentation, or through the instrumentality of corrupt means, such as bribery, whether by money or other gifts of whatever nature; and I have no doubt that very many of the charters of companies of whose oppressions complaints are now being made would fall under the ban of this principle of law, if investigations were carried far enough.

"But suppose that neither of these methods of relief could be used successfully, there is still the power of sovereignty which vests in the people; and which the law recognizes to be pre-eminent—to excel all other authority. This is sufficient to alter even fundamental law, let alone to repeal charters and root out of existence these parasitic growths which are sapping the life-blood of the nation, reducing the working classes to the extreme of penury, and inciting to anarchy and revolution. Let us not despond because of what we have heard about the might and permanence of these arrogant organizations, and be led to engage in or countenance a resort to outlawry for the purpose of resisting their usurpations; but demand quietly, yet firmly, that our legislative, judicial and executive officers shall come to our relief, by either compelling them to change their methods of doing business, so as to advance the prosperity of the entire country, or, by repealing their charters, deprive them of their ability to work mischief. Each state has authority to control corporations doing business within its limits, whether chartered by it, or

by some sister state; so that it does not trespass upon the grant to the federal government to regulate commerce between the states.

"It is absurd to tell us that we have no legal remedy against the domination of these wealthy companies and trusts. Thirty years ago this doctrine of the puissance of the federal constitution to perpetuate negro slavery was abruptly disproved, and shall we now be persuaded that it is mighty to effect the enslavement of the whites, because it forbids the impairment of contracts? We know from experience that corporations are fearful affairs, but they are not greater than the people, nor are they masters of the government. The original purpose of their creation was that they might be auxilliaries of the government, and while they now occupy a somewhat different rank, they have not attained to sovereignty. Don't be so frightened by them as to doubt the efficacy of our form of government to repress them and protect its citizens against them, if these will only rally to its support, by exchanging there partisanism for patriotism. Let their slogan no longer be *our party*, but OUR COUNTRY! And let them determine to support for officers only true and honorable men, who will honestly strive to advance the interests of all the people, and rebuke as they deserve those who would attempt to induce them to betray the public for personal gain.

"Let a majority of the people follow this course for a single decade, selecting only good and intelligent men for candidates and resolutely setting their faces

against pretentious demagogues, whose only claim to consideration grows out of the fact that they are willing to contribute liberally for campaigning expenses, the money they have amassed, it may be disreputably. This is all we need to effect our emancipation from plutocratic tyranny. We require no new form of government, no new party, nothing more than the proper exercise of the elective franchise, as dictated by wisdom and patriotism. Only that we shall be men, instead of being the mere puppets of office-seekers. Do you suppose that the McKinley tariff act would ever have been imposed upon the country, had not our congressmen known that party fealty is a paramount passion with the people?

"With independent voters untrammelled by party shackles, ignorant and dishonest office-seekers will soon be relegated to obscurity; educated and worthy men will then be persuaded to accept positions in the executive, legislative and judicial departments of government, class legislation will speedily go out of fashion, corporations will be confined within the limits of their legitimate spheres of action, the laws will be interpreted in the interests of the people, our financial policy will be that dictated by common-sense instead of English money brokers and speculators, and instead of periodic depressions and inflations of business, each tending to enrich the rich and impoverish the poor, our prosperity will become steady and progressive. I would exhort you all, but especially our young friends, to shun all approaches to nationalism. Nationalism is ultimate monarchism—absolutism.

To rush into that to regain our liberties would be of a piece with jumping into the lake to escape drowning in a leaky boat. We may bail the water from the boat, but not from the lake. We may rid a republic of oppressors, but scarcely may we hope to enjoy freedom under a paternal dynasty. Here the source of power is most widely diffused; there it is most compactly concentrated. If the many may be bribed by wealthy corporations, may not the one be seduced from his duty? It is criminal folly to seek such change for improving our condition."

"Amen! to all you have said, friend Rabbi," the book-keeper exclaimed. "When men become able to live happily under a paternal form of government, it will matter little whether they have any!"

After a few minutes spent in social chat, the circlers joined in singing "Auld Lang Syne," with the piano accompaniment; on the conclusion of which they adjourned to the dining room, and will meet no more till October 17th, if then.



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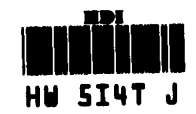
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